

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK**

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In Re TERRORIST ATTACKS on  
SEPTEMBER 11, 2001

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) 03 MDL 1570 (GBD) (FJM)  
) ECF Case  
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This document relates to: *All Cases*

**PLAINTIFFS' SUMMARY OF ALLEGATIONS AND EVIDENCE IN SUPPORT OF  
THEIR THEORIES OF SPECIFIC JURISDICTION AS TO  
NATIONAL COMMERCIAL BANK**

**I. THE SEPTEMBER 11<sup>TH</sup> ATTACKS**

1. On September 11, 2001, nineteen members of the al Qaeda terrorist network hijacked four commercial airliners, and used those planes as weapons in a coordinated terrorist attack upon the United States and its citizens (the "September 11<sup>th</sup> Attacks"). *See generally* Final Report of the National Commission on Terrorist Attacks Upon the United States ("9/11 Report").

2. The September 11<sup>th</sup> Attacks were part of a larger conspiracy to wage jihad against the United States, spearheaded by al Qaeda and made possible by the lavish sponsorship al Qaeda received from its material sponsors and supporters over more than a decade leading up to September 11, 2001. *See generally* 9/11 Report.

3. Absent the sponsorship of al Qaeda's material sponsors and supporters, al Qaeda would not have possessed the capacity to conceive, plan and execute the September 11<sup>th</sup> Attacks. *Id.*

**II. THE ORIGINS OF AL QAEDA**

4. Al Qaeda has its origins in the jihad against the Soviet occupation of Afghanistan, although the ideological foundation for the al Qaeda movement long pre-dates that conflict. *See*

*generally* 9/11 Report. *See also* Affirmation of Evan F. Kohlmann (“Kohlmann Affirmation”) at Exhibit 1.<sup>1</sup>

5. The Soviet invasion of Afghanistan served as a rallying point for Islamic extremists in the Middle East, who flocked to Afghanistan to wage jihad against the Soviet Union. *Id.*

6. Osama bin Laden travelled to Afghanistan in 1980 to participate in the jihad, and gained prominence during this period for his role in establishing the financial and logistic infrastructure that sustained the Arab-Afghan fighters, commonly referred to as the mujahideen. According to the final report of the National Commission on Terrorist Attacks Upon the United States (9/11 Commission):

Bin Ladin understood better than most of the volunteers the extent to which the continuation and eventual success of the jihad in Afghanistan depended on an increasingly complex, almost world-wide organization. This organization included a financial support network that came to be known as the “the Golden Chain,” put together mainly by financiers in Saudi Arabia and Persian Gulf states. Donations flowed through charities and other non-governmental organizations (NGOs). Bin Ladin and the “Afghan Arabs” drew largely on funds raised by this network, whose agents roamed world markets to buy arms and supplies for the mujahideen or “holy warriors.”

7. Together with Abdullah Azaam, bin Laden founded the Maktab al Khidmat (“the Office of Services”) to facilitate the provision of financial and logistic support to the mujahideen. *See generally* 9/11 Report.

8. Throughout the Afghani jihad, Maktab al Khidmat worked in concert with a network of purported charities and relief organizations (including among others the Muslim World League, International Islamic Relief Organization, Rabita Trust, and Saudi Red Crescent

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<sup>1</sup> Documents and evidence cited as Exhibits in this Summary are identified in the attached Index.

Society) to provide travel documents, funds, transportation, training, facilities, arms, physical assets and other support to the mujahideen. *Id.*

9. This network of ostensible charities and relief organizations established a vast financial and logistic infrastructure to support the mujahideen opposition to the Soviet occupation of Afghanistan. *Id.*

10. At the conclusion of the Afghan jihad, bin Ladin determined that the network that supported the mujahideen in Afghanistan should not be abandoned, but rather adapted to serve as a foundation for waging a global jihad against all of the perceived enemies of Islam, and in particular, the United States.

April 19, 1988 brought victory for the Afghan jihad. Moscow declared it would pull its military forces out of Afghanistan within the next nine months. As the Soviets began its withdraw, the jihad's leaders debated what to do next.

Bin Ladin (and Abdullah Azzam) agreed that the organization successfully created for Afghanistan should not be allowed to dissolve. They established what they called a base or foundation (al Qaida) as a potential general headquarters for future jihad.

*See* 9/11 Report at p. 56; Kohlmann Affirmation at Exhibit 1.

### **III. THE ROLE OF OSTENSIBLE CHARITIES AND ISLAMIC FINANCIAL INSTITUTIONS IN THE AL QAEDA NETWORK**

11. Consistent with bin Laden's plan to adapt the network developed during the Afghan jihad to build a global terrorist movement, al Qaeda has from its inception relied on ostensible charitable organizations to sustain its growth and development, and realize its financial and operational objectives. *See* 9/11 Commission Staff Monograph on Terrorist Financing which can be found at [http://govinfo.library.unt.edu/911/staff\\_statements/911\\_TerrFin\\_Monograph.pdf](http://govinfo.library.unt.edu/911/staff_statements/911_TerrFin_Monograph.pdf); December 2, 2003 *Second Report of the Monitoring Group on Al-Qaida* attached hereto as Exhibit 36; Kohlmann Affirmation at Exhibit 1.

12. According to the United Nations Security Council Committee concerning al Qaeda and the Taliban:

From its inception, al-Qaida has relied heavily on charities and donations from its sympathizers to finance its activities. Charities provide al-Qaida with a very useful international channel for soliciting, collecting, transferring and distributing the funds it needs for indoctrination, recruitment, training, and logistical and operational support. These funds are often merged with and hidden among funds used for other legitimate humanitarian or social programs. Al-Qaida supporters and financiers have also established front charity networks whose main purpose is to raise and deliver funds to al-Qaida. The roots of these charity networks stem from the anti-Soviet Jihad in Afghanistan during the last 1980s. During that time, al-Qaida could draw on a number of state-assisted charities and other deep pocket donors that supported the anti-Soviet cause.

Today, al-Qaida continues to rely heavily on those charities to facilitate and mask the collection and movement of its funds.

*See* December 2, 2003 *Second Report of the Monitoring Group on Al-Qaida* attached hereto as Exhibit 36

13. The 9/11 Commission's Staff Monograph on Terrorist Financing similarly concluded that "al Qaeda was funded, to the tune of approximately \$30 million per year, by diversions of money from Islamic charities." *See* 9/11 Staff Monograph on Terrorist Financing which can be found at

[http://govinfo.library.unt.edu/911/staff\\_statements/911\\_TerrFin\\_Monograph.pdf](http://govinfo.library.unt.edu/911/staff_statements/911_TerrFin_Monograph.pdf).

14. Although the financing of al Qaeda's global operations is an important aspect of the support these ostensible charities provided to bin Ladin's terrorist organization, the participation of these ostensible charities extends well beyond such financial support, to include direct operational involvement in al Qaeda's military and terrorist activities. Indeed, al Qaeda members frequently operate from within the charities themselves. *See generally* 9/11 Report.

**A. MUWAFaq FOUNDATION (“BLESSED RELIEF”)**

15. Muwafaq Foundation was established in 1991 within the walls of National Commercial Bank (NCB), by NCB’s then Chairman and majority shareholder, Khalid bin Mahfouz, and the architect of NCB’s Islamic Banking Division, Yassin al Kadi. *See* U.S. Department of the Treasury 2004 Evidentiary Memorandum for Yassin al Kadi, attached hereto as Exhibit 10; Statement of Yassin Abdullah Kadi to the Office of Foreign Assets Control attached hereto as Exhibit 84.

16. In establishing Muwafaq Foundation, bin Mahfouz and al Kadi sought to create a platform for the advancement of al Qaeda’s jihad against the United States. *See* U.S. Department of the Treasury 2004 Evidentiary Memorandum for Yassin al Kadi, attached hereto as Exhibit 10; Foreign Broadcast Information Service Report, *Compilation of Usama Bin Laden Statements (1994-January 2004)* attached hereto as Exhibit 12 (In a June 17, 1996 interview with Osama bin Laden in Cairo, bin Laden expressed his support for “the Muwaffaq Society in Zagreb.”).

17. Consistent with their vision for Muwafaq to serve as a platform for al Qaeda’s global expansion, bin Mahfouz and al Kadi opened a Muwafaq branch in the Sudan when al Qaeda established operations in that country. *See* U.S. Department of the Treasury 2004 Evidentiary Memorandum for Yassin al Kadi, attached hereto as Exhibit 10; Statement of Yassin Abdullah Kadi to the Office of Foreign Assets Control attached hereto as Exhibit 84.

18. For the next decade, Muwafaq provided resources through offices located around the World to support al Qaeda’s jihad against the United States. Muwafaq served as a front for laundering contributions from wealthy al Qaeda sympathizers, and permitted al Qaeda fighters to use ostensible employment with Muwafaq as a vehicle for gaining access to conflict regions, thereby allowing them to carry out terrorist activities on behalf of al Qaeda in those areas. Muwafaq has funded al Qaeda training camps in Afghanistan and Bosnia, and directly participated in al Qaeda operations. In 2001, Muwafaq merged directly into al Qaeda. *See* U.S.

Department of the Treasury 2004 Evidentiary Memorandum for Yassin al Kadi, attached hereto as Exhibit 10; Memorandum in Support of Defendants' Motion to Dismiss or in the Alternative, For Summary Judgment, *Yassin Abdullah Kadi v. Timothy Geithner, et al.*, Civil Action No. 09-0108 (JDB), May 22, 2009, attached hereto as Exhibit 11. *See also* November 29, 2001 letter from David D. Aufhauser attached hereto as Exhibit 3 ("Following the dissolution of MK [Makhtab al Khidamat] in early June 2001 and its absorption into Al-Qa'ida, a number of NGOs formerly associated with MK, including Muwafaq, also merged with Al-Qa'ida.").

19. The United States government recently summarized its findings regarding Muwafaq's terrorist activities in a filing supporting Yassin al Kadi's continued designation as a terrorist sponsor and supporter. The United States explained that under al Kadi's leadership Muwafaq served as "an al Qaeda front that receives funding from wealthy Saudi businessmen" and that there exists "substantial and credible evidence that both Muwafaq as an entity, and many of the individual charged with operating it and distributing its funds, were engaged in a long-standing pattern of supporting terrorist and extremist causes." The government presented the following additional details of Muwafaq's deep participation in al Qaeda's jihad:

- Kadi hired Amir Mehdi to be the local director of Muwafaq's operation in Pakistan in 1992. In 1995, the Pakistani Government raided the offices and arrested Mehdi after he had handled and distributed Muwafaq funds for over two years. A news organization reported that the arrest of Ramzi Yousef for the first World Trade Center bombing prompted the raid on the Muwafaq office in Islamabad.
- Muwafaq provided logistical support and financial support for Al-Gama'at Al-Islamiya, a mujahadin battalion in Bosnia. That organization was designated as an SDGT on October 31, 2001.
- Muwafaq transferred \$500,000 to terrorist organizations in the Balkans in the mid-1990s.
- "[I]n the mid-1990s, Muwafaq was involved in providing financial support for terrorist activities of the mujaheddin, as well as arms trafficking from Albania to Bosnia. Some involvement in the financing of these activities had also been provided by Usama bin Ladin."

- “As of late 2001, . . . [Kadi] continued to finance various fundamentalist institutions and organizations in the Balkans after Muwafaq ceased operations there in 1996,” including two entities that were designated as SDGTs in early 2002 – The Revival of Islamic Heritage Society’s Pakistan and Afghanistan offices and the Bosnia-Herzegovina branch of the Al-Haramain Foundation.

See Memorandum in Support of Defendants’ Motion to Dismiss or in the Alternative, For Summary Judgment, *Yassin Abdullah Kadi v. Timothy Geithner, et al.*, Civil Action No. 09-0108 (JDB), May 22, 2009, attached hereto as Exhibit 11.

20. A 2004 Treasury Department Evidentiary Memorandum supporting the designation of al Kadi provides further detail concerning al Kadi’s and Muwafaq’s al Qaeda sponsorship and terrorist activities. Of note, the Evidentiary Memorandum offers the following findings of the U.S. government’s lengthy investigations of al Kadi and Muwafaq:

- Of these seven [Muwafaq] offices/operations:
- Sudan: Closed by Kadi following publication of *Africa Confidential* article inking Muwafaq to 1995 attempt on President Mubarak, and ceased operations in 1996 at about the same time that Bin Ladin left Sudan. Additionally A.L-QADI is quoted as saying the office provided assistance to “jihad activities.”
- Pakistan: Headed by Amir Mehdi, [REDACTED]. The Pakistan government on March 21, 1995 raided the office and Medhi was arrested on May 29, 1995. The office shut shortly thereafter.
- Ethiopia: Closed in 1995 by the Ethiopian government subsequent to the Africa Confidential report.
- Europe: Headed by Chafiq Ayadi, who is designated as an SDGT and was a leader of the radical Tunisian Islamic Front.
- Albania: Office was headed by Dr. Abdul Latif Saleh who founded the Albanian Islamic Jihad, and who was deported from Albania in 1999 for his links to terrorism.
- AL-QADI hired Chafiq Ayadi, an SDGT designated at the same time as AL-QADI on October 12 2001, to head Muwafaq’s European operations upon the recommendation of Wa’el Julaidan in late 1992.
- Kadi states in his submissions that during the 1990 to 1991 time period he was working with Khalid Bin Mahfouz for National Commercial Bank, and that they

developed a relationship of mutual trust and respect. During this time period Bin Mahfouz told AL-QADI that he wanted to start charity [Muwafaq] in memory of his parents.

- According to press accounts, in 1998, the Saudi government audited the Jeddah-based National Commercial Bank and found that \$3 million in bank funds was funneled improperly to Muwafaq (a.k.a Blessed Relief), which allegedly transferred the money to bin Laden.
- There is however substantial and credible evidence that both Muwafaq as an entity, and many of the individuals charged with operating it and distributing its funds, were engaged in a longstanding pattern of supporting terrorist and extremist causes. This evidence comes from both classified and unclassified sources.

*See* U.S. Department of the Treasury 2004 Evidentiary Memorandum for Yassin al Kadi, attached hereto as Exhibit 10.

21. In a November 29, 2001 letter from David D. Aufhauser, Department of the Treasury General Counsel, to Switzerland's M. Claude Nicati, Substitut du Procureur General, Mr. Aufhauser provided additional details concerning Muwafaq's role in providing cover for members of al Qaeda and other terrorist organizations:

- A number of individuals employed by or otherwise associated with the Muwafaq Foundation have connections to various terrorist organizations. Muhammad Ali Harrath, main activist of the Tunisian Islamic Front (TIF) in the United Kingdom, was associated with Muwafaq personnel in Bosnia and other TIF members worked at the Muwafaq Foundation. Syrian citizen Mahmoud Mehdi, once a director of the Muwafaq Foundation in Pakistan, was a member of Al-Qa'ida and the Al-Faran terrorist group responsible for the kidnapping of Westerners in Kashmir.
- The Muwafaq Foundation also provided support to HAMAS and the Abu Sayyaf Organization in the Philippines.
- Following the dissolution of MK [Makhtab al Khidamat] in early June 2001 and its absorption into Al-Qa'ida, a number of NGOs formerly associated with MK, including Muwafaq, also merged with Al-Qa'ida.
- From 1993, the head of the European offices of the Muwafaq Foundation was Ayadi Chafiq Bin Muhammad, who has been identified as Mr. Kadi's closest associate. Ayadi Chafiq fought in Afghanistan in the 1980s and is known to be associated with the Tunisian Islamic Front (TIF) in Algeria and Nabil Ben



Mohammad Salah Maklout, its leader. Mr. Chafiq was expelled from Tunisia because of his membership in the TIF.

- Mr. Kadi's actions and those of his Muwafaq Foundation and businesses fit this pattern and give rise to a reasonable basis to believe that they have facilitated terrorist activities.

See November 29, 2001 letter from David D. Aufhauser attached hereto as Exhibit 3.

22. Muwafaq appears prominently in a 1996 Central Intelligence Agency Report concerning the involvement of Islamic NGO's in terrorist activities ("1996 CIA Report"), which notes that Muwafaq "helps fund the Egyptian Mujahedin battalion in Bosnia, according to foreign government service, and it also funds at least one training camp in Afghanistan." See 1996 Central Intelligence Agency Report attached hereto as Exhibit 2.

23. Consistent with the U.S. government's findings, Ayman Awad, a participant in the Bosnian jihad and former employee of Muwafaq, confirmed during testimony before the International Criminal Tribunal for the Former Yugoslavia that Muwafaq assisted al Qaeda fighters in gaining entry into the Balkans to participate in the jihad. See International Criminal Tribunal for the Former Yugoslavia, Testimony of Ajman Awad, attached hereto as Exhibits 5-7 (stating: "*I said that I worked for a humanitarian organisation. I joined the organisation, the Mowafaq foundation, thinking that they were organising training for soldiers in Bosnia and Herzegovina, for Bosniak soldiers in Bosnia and Herzegovina. I wanted to work as an interpreter and translator, and I also wished to participate in the fighting.*").

#### **B. INTERNATIONAL ISLAMIC RELIEF ORGANIZATION (IIRO)**

24. The International Islamic Relief Organization ("IIRO") is a Saudi based ostensible charity, which has operated offices throughout the World for the last several decades.

25. Like Muwafaq Foundation, IIRO has provided critical resources to support al Qaeda's jihad against the United States. See Kohlmann Affirmation, pp. 10-16, at Exhibit 1;

August 3, 2006 U.S. Treasury Designation attached hereto as Exhibit 15; U.S. Department of the Treasury 2004 Evidentiary Memorandum for the IIRO attached hereto as Exhibit 16.

26. IIRO's relationship with al Qaeda grew out of IIRO's participation in the Afghan jihad, during which IIRO worked within the network of ostensible charities to support the mujihadeen. *See* Government's Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements, *United States v. Arnaout*, United States District Court for the Northern District of Illinois, Case No. 02-CR-892, January 6, 2003, attached hereto as Exhibit 38 (stating that Osama bin Laden's Makhtab al Khidmat (the "Office of Services"), which was created to support the mujahideen in Afghanistan, worked with the IIRO to provide travel documents, funds and logistical support to the foreign fighters).

27. During this period, Wa'el Hamza Jelaidan ran the IIRO offices in Peshawar, Pakistan, and was the leading supporter of jihad through the relief organization network. *Id.* *See also* Transcript Excerpts from Videotape Interviews of Jamal al Fadl attached hereto as Exhibit 79 (stating that the IIRO office in Peshawar was responsible for providing IIRO identification cards to al Qaeda and other mujahideen in order to get them across the Pakistan-Afghanistan border); June 2, 2004 FBI Report attached hereto as Exhibit 80 (stating that IIRO office in Peshawar, managed by Jelaidan, facilitated the purchase of weapons for al Qaeda).

28. With the formation of al Qaeda, Jelaidan and the al Qaeda leadership continued to draw on the IIRO to support al Qaeda's global jihad. In fact, internal al Qaeda documents chronicling the formation of the organization, seized during a 2002 raid of the Sarajevo office of an al Qaeda front, confirm that al Qaeda planned from its inception to use the IIRO and its parent organization, the Muslim World League ("MWL"), to provide support and cover for al Qaeda's operations. *See* Tareekh Osama files attached hereto as Exhibits 29-34 (the files contained a document with MWL/IIRO letterhead stating that attacks would be launched from MWL offices:

“And if he is being subjected to any pressures, let it be a secret (*agreement*), in a way that League offices will be opened as (*illegible*) for the Pakistanis, and the attacks will be launched from the (*these offices*) ...”).

29. In the years following al Qaeda’s formation, Jelaidan continued to serve as the director of the IIRO’s Peshawar, Pakistan offices. According to Jamal al Fadl, a former al Qaeda official who became a cooperating witness for the United States and testified at length in the African Embassy bombing trials, the IIRO provided false identification cards to al Qaeda members to enable them to cross the Pakistan-Afghanistan border, and facilitated weapon purchases for al Qaeda, under Jelaidan’s leadership. Other representatives of the IIRO in Pakistan provided funds for salary, travel and health benefits for al Qaeda members. *See* Federal Bureau of Investigation 302 Cooperating Witness Statements attached hereto as Exhibits 17-18. *See also* Transcripts from Videotape Interviews of Jamal al Fadl and June 2, 2004 FBI Report (stating that “Julidan was one of Bin Laden’s closest friends at the time.”), attached hereto as Exhibits 79 and 80 respectively.

30. Also contemporaneous with the formation of al Qaeda, Mohammed Jamal Khalifa, another founding member of al Qaeda, opened an IIRO office in the Philippines to support al Qaeda’s efforts to export the jihad to the Far East. *See* IIRO/MWL Khalifa Press Releases attached hereto as Exhibit 43 (notifications from the Director General of the IIRO, Dr. Farid Qurashi, and the General Secretary of the MWL, Dr. Abdullah Nasseef, announcing that Khalifa is the Regional Director of the IIRO in South-East Asia).

31. Using IIRO funds and resources, Khalifa began creating and funding a network of charities, businesses, and Islamic institutions to support international terrorism. To assist Khalifa, Ramzi Yousef, a bomber of the World Trade Center in 1993, and Wali Khan Amin Shaw, also an IIRO employee in Pakistan, came to the Philippines. Yousef began training

Philippine terrorist groups in bomb-making, while also conducting further research and refining his bomb-making technique. Khalifa, via his locally-run charities funded by IIRO, provided the financing and the logistical cover under which Islamist terrorists could function in the Philippines. *See* August 3, 2006 U.S. Treasury Designation attached hereto as Exhibit 15 (stating that Khalifa, while working as the Director of the IIRO-Philippines branch, maintained close connections with al Qaeda and employed members of the Abu Sayyaf terrorist organization); Center for Contemporary Conflict, *Al Qaeda Finances and Funding to Affiliated Groups*, January 2005 at Exhibit 41; Hearing before the Committee on Governmental Affairs of the United States Senate entitled, *Terrorism Financing: Origination, Organization and Prevention*, held on July 31, 2003 at Exhibit 42.

32. According to the U.S. government, one of the plots devised by Ramzi Yousef in conjunction with Khalifa and the IIRO office was to assassinate the Pope during a planned January 1995 visit to the Philippines and to simultaneously attack multiple U.S. airliners while in flight. The plot to target U.S. airliners developed by the Philippine office of the IIRO served as the inspiration and foundation for the September 11<sup>th</sup> Attack. *See* 1996 Central Intelligence Agency Report attached hereto as Exhibit 2 (stating that Osama bin Laden's brother-in-law, Mohammed Jamal Khalifa, has been linked to Manila-based plots to target the Pope and U.S. airlines, and further noting that the "IIRO helps fund six militant training camps in Afghanistan.").

33. American law enforcement officials detained Khalifa on December 16, 1994, as he was returning to the Philippines from San Francisco, California. *See* Khalifa Fingerprints at Exhibit 45 (noting "Basis for Caution: Known Terrorist"). Traveling with Khalifa at the time of his detention was Mohamed Loay Bayazid, an al Qaeda founding member and top official who had tried to purchase uranium on behalf of al Qaeda. Investigators discovered a trove of

information in Khalifa's possession including documents referring to the plot to kill the Pope, as well as documentation identifying the curriculum for the Dar al Imam al Shafi'i in the Philippines, a terrorist training school founded by Khalifa and funded by the IIRO. These documents confirmed that students at the school received training in assassination, kidnapping, bombing churches, martyrdom operations, methods of torture, explosives and weapons. *See* Dar al Imam al Shafi'i Terrorism Curriculum attached hereto as Exhibit 44. *See also* the following documents relating to Khalifa's 1994-1995 detention and immigration proceedings in the United States: December 16, 1994 letter from Philip C. Wilcox, Jr., Department of State Coordinator for Counterterrorism, to Immigration Judge at Exhibit 46; December 20, 1994 letter from Philip C. Wilcox, Jr., Department of State Coordinator for Counterterrorism, to Immigration Judge at Exhibit 47; December 23, 1994 letter from Philip C. Wilcox, Jr., Department of State Coordinator for Counterterrorism, to Immigration Judge at Exhibit 48; January 5, 1995 letter from Philip C. Wilcox, Jr., Department of State Coordinator for Counterterrorism, to Immigration Judge at Exhibit 49; May 22, 1995 Confidential Memo from Philip C. Wilcox, Jr., Department of State Coordinator for Counterterrorism, to the Secretary of State at Exhibit 50; December 1994 Cable from American Embassy in Amman to Secretary of State in Washington D.C. at Exhibit 51; December 1994 Cable from American Embassy in Amman to Secretary of State in Washington D.C. and American Embassies at Exhibit 52; December 1994 Cable from Secretary of State in Washington D.C. to American Embassy in Khartoum at Exhibit 53; December 1994 Cable from Secretary of State in Washington D.C. to American Embassy in Khartoum at Exhibit 54; December 1994 Cable from Secretary of State in Washington D.C. to American Embassy in Khartoum at Exhibit 55; January 1995 Cable from American Embassy in Amman to Secretary of State in Washington D.C. at Exhibit 56; January 1995 Cable from American Embassy in Amman to Secretary of State in Washington D.C. at Exhibit 57; January

1995 Cable from American Embassy in Amman to Secretary of State in Washington D.C. at Exhibit 58; January 1995 Cable from American Embassy in Amman to Secretary of State in Washington D.C. at Exhibit 59; January 1995 Cable from Secretary of State in Washington D.C. to American Embassy in Riyadh at Exhibit 60; April 1995 Cable from American Embassy in Amman to Secretary of State in Washington D.C. at Exhibit 61; April 1995 Cable from American Embassy in Amman to Secretary of State in Washington D.C. at Exhibit 62; April 1995 Cable from American Embassy in Manila to Secretary of State in Washington D.C. at Exhibit 63; April 1995 Cable from Secretary of State in Washington D.C. to American Embassy in Amman at Exhibit 64; November 1996 Cable from American Embassy in Amman to Secretary of State in Washington D.C. at Exhibit 65; October 2001 Cable from Secretary of State in Washington D.C. to American Embassies at Exhibit 66; April 2004 Cable from Secretary of State in Washington D.C. to American Embassies at Exhibit 67; June 2004 Cable from Secretary of State in Washington D.C. to American Embassy in Ankara at Exhibit 68; January 2007 Cable from American Embassy in Antananarivo to American Embassies at Exhibit 69; February 2007 Cable from American Embassy in Antananarivo to Secretary of State in Washington D.C. and American Embassies at Exhibit 70; Khalifa's Non-Immigrant VISA Application dated February 8, 1994 at Exhibit 71; Khalifa's passport, visa and immigration papers, business cards, airline tickets, and driver's license at Exhibit 72; January 9, 1995 Oral Decision of the Immigration Judge at Exhibit 73; January 18, 1995 Government's Reply to Respondent's Motion to Reopen and Reconsider Decision of the Immigration Judge Denying Bond at Exhibit 74; March 10, 1995 Government's Response Brief in Support of Decision of the Immigration Judge Denying Respondent Bond at Exhibit 75; May 4, 1995 decision of Board of Immigration Appeals at Exhibit 76; Translated statements of Jordanian co-defendant Abdul Al Hasheikeh at Exhibit 77; Additional Evidence of Relationship With Khalifa at Exhibit 78.

34. On August 3, 2006, the U.S. Department of the Treasury designated the IIRO's Philippine and Indonesian branch offices and a senior IIRO official in Saudi Arabia, Abd al Hamid Sulaiman al Mujil, "for facilitating fundraising for al Qaida and affiliated terrorist groups." According to Treasury officials, "Abd Al Hamid Sulaiman Al-Mujil, a high-ranking IIRO official in Saudi Arabia, has used his position to bankroll the al Qaida network in Southeast Asia. Al Mujil has a long record of supporting Islamic militant groups, and he has maintained a cell of regular financial donors in the Middle East who support extremist causes." Often referred to as the "Million Dollar Man" for supporting Islamic militant groups, al Mujil provided donor funds directly to al Qaeda and is identified as a major fundraiser for the Abu Sayyaf Group and Jemaah Islamiyah. *See* August 3, 2006 U.S. Treasury Designation attached hereto as Exhibit 15. *See also* U.S. Department of the Treasury 2004 Evidentiary Memorandum for the IIRO attached hereto as Exhibit 16.

35. IIRO offices in Croatia, Kenya, Bosnia, Pakistan, India, and Canada have likewise sponsored al Qaeda's global jihad. *See* Kohlmann Affirmation, pp. 10-16, at Exhibit 1.

36. In 1993, officials linked members of the Zagreb office of the IIRO to an Islamic extremist group headed by Muhammad Sa'd Darwish Al-Shazy, which was planning to conduct anti-Jewish bombings in Croatia. *See* 1996 Central Intelligence Agency Report attached hereto as Exhibit 2.

37. Through its offices in Kenya, the IIRO provided direct financial and logistical support to al Qaeda terrorists involved in the 1998 bombings of the United States Embassies in Dar Es Salam, Tanzania and Nairobi, Kenya. As a result of an investigation into the involvement of the IIRO in the bombings, Kenyan officials deregistered the IIRO's Nairobi office. *See* December 2, 2003 *Second Report of the Monitoring Group on Al-Qaida* attached hereto as Exhibit 36.

38. One of the heads of IIRO's Bosnian office, Abdel Aziz Zaher, was expelled from his residence in Belgrade in early 1993 after officials linked him to terrorist activity in the region. Zaher was also affiliated with the MWL and Sanabil Relief Agency. Zaher's top lieutenant at IIRO, Jamal Al-Jibouri, was personally responsible for oversight of a massive logistical operation to provide al Qaeda and al Qaeda affiliated Islamic militants in the Balkans with weapons and ammunition. *See Kohlmann Affirmation*, pp. 12-13, at Exhibit 1.

39. In October 2001, Pakistani officials identified and expelled some two dozen al Qaeda members who had been working for the IIRO in Pakistan. *See* [www.foxnews.com](http://www.foxnews.com), *Pakistan Deporting 89 Arab Aid Workers*, October 6, 2001 at Exhibit 106.

40. According to the Indian government, IIRO officials were behind the 1999 al Qaeda plot to attack the U.S. consulates in Madras and Calcutta, in response to the American military retaliation for the 1998 bombings of the United States Embassies in Dar Es Salaam, Tanzania and Nairobi, Kenya. The operational cell designated to carry out the planned attacks on the U.S. consulates was led by Sayed Abu Nesir, a Bangladeshi national who was directed to launch the attacks by Shaykh Ahmed al-Gamdin, Director of IIRO operations in Asia. During subsequent interrogation, Abu Nesir declared that 40 to 50% of IIRO's charitable funds were being diverted to finance terrorist training camps in Afghanistan and Kashmir. Among other duties, Abu Nesir visited the training camps on behalf of IIRO to assess their funding needs. At the direction of al-Gamdin, Nesir himself attended one of the al Qaeda camps to receive training, where he met Osama bin Laden. *See* December 2, 2003 *Second Report of the Monitoring Group on Al-Qaida* attached hereto as Exhibit 36 ("Allegations have surfaced in India and the Philippines that local IIRO officers and employees were directly implicated in Al-Qaeda-related terrorist activities, including planned attacks against the American Consulates in Madras and Calcutta.").



41. Mahmoud Jaballah, head of IIRO's Canadian office, was arrested and jailed by Canadian officials based on his links to al Qaeda and Egyptian al Jihad. Jaballah was accused of having contact with al Qaeda operatives and had spent three years working for the IIRO in Pakistan. *See* Reasons for Order of Justice B. Cullen in the Canadian Immigration Proceeding captioned *Minister of Citizenship and Immigration v. Mahmoud Jaballah*, Federal Court of Canada, DES-6-99 attached hereto as Exhibit 35. *See also* Testimony of Steven Emerson Before the House Committee on Financial Services Subcommittee on Oversight and Investigations, *Investigating Patterns of Terrorism Financing*, February 12, 2002, attached hereto as Exhibit 40.

42. Not surprisingly, given the breadth of the IIRO's ties to al Qaeda, the United States has detained several IIRO officials and employees as "enemy combatants." In support of the continued detention of those individuals, the U.S. Government has cited their affiliations with the IIRO as a "primary factor" favoring detention, and expressly labeled the IIRO as an al Qaeda front. *See* Combatant Review Tribunal Records Relating to Guantanamo Bay Detainees Affiliated With The IIRO attached hereto as Exhibits 19-28 (finding that "Al Ighatha [IIRO] is a large Saudi NGO with field offices worldwide, many of which are staffed by or support terrorists or mujahidin. The NGO is linked to al Qaeda and other extremist NGOs.").

### **C. SAUDI JOINT RELIEF COMMITTEE ("SJRC")**

43. The SJRC was established on May 19, 1999 pursuant to High Order 7/B/1863 (the "Albanian High Order").

44. Pursuant to the Albanian High Order, the SJRC was endowed with responsibility for coordinating and carrying out the operations of five constituent charities in Kosovo and Chechnya: al Haramain al Masjid al Aqsa; the International Islamic Relief Organization (IIRO); World Assembly of Muslim Youth (WAMY); Muslim World League (MWL); and Saudi Red Crescent. Subsequent to the establishment of the SJRC, those constituent charities continued to

solicit funds to support activities in Kosovo and Chechnya throughout the World, including from the United States.

45. Each of the constituent charities operating under the SJRC has longstanding ties to al Qaeda.

46. Al Haramain al Masjid al Aqsa was designated by the Treasury Department on May 6, 2004 pursuant to Executive Order 13224. According to U.S. officials, “the Bosnian branch of this entity has significant financial ties to al Qaida financier Wa’el Hamza Julaidan who was designated by the Treasury Department on September 6, 2002.” *See* May 6, 2004 Designation relating to Al Haramain & Al Masjed Al Aqsa Charity Foundation attached hereto as Exhibit 86.

47. As described above, the IIRO and MWL have similar pervasive ties to al Qaeda. *See* Interview with Dr. Abdullah bin Saleh al-Obeid, Secretary General of the MWL attached hereto as Exhibit 94 (Answering questions regarding reports that the MWL’s funds were being funneled to extremist groups, Dr. al-Obeid said, “It has already been proven that there were people who exploited the situation and misused some funds ....”).

48. Like its constituent entities, the SJRC provided critical resources to support al Qaeda’s jihad against the United States.

49. As al Qaeda was establishing its operations in Kosovo and Chechnya, Wa’el Jelaidan assumed a position as Director of the SJRC’s office in Pristina. *See* U.S. Department of the Treasury 2004 Evidentiary Memorandum for Yassin al Kadi, attached hereto as Exhibit 10; INTERPOL Fusion Taskforce, Financing Terrorism and Charities Report, July 2003, attached hereto as Exhibit 82.

50. As discussed above, Jelaidan is a founding member of al Qaeda and was designated by the United States government on September 6, 2002 pursuant to Executive Order

13224. The Treasury Department press release issued in conjunction with the designation set forth the following basis for the action:

The United States' has credible information that Wa'el Julaidan is an associate of Osama bin Laden and several of bin Laden's top lieutenants. ***Julaidan has directed organizations that have provided financial and logistical support to al Qaida.*** Accordingly, the United States is designating Julaidan under Executive Order 13224 as a person who supports terror.

See September 6, 2002 U.S. Treasury Designation attached hereto as Exhibit 83. See also October 12, 2001 U.S. Treasury Designation relating to Rabita Trust attached hereto as Exhibit 85.

51. More than a year before the September 11<sup>th</sup> Attack, U.S. officials sent a written request to the U.N. Peace Keeping Force in Pristina, requesting that U.N. police undertake surveillance of the SJRC. In that document, Marked "Secret: U.S. Office Only – Release to UNMIK," the U.S. government asserted that SJRC officials Adel Muhammad Sadi Bin Kazam and Julaidan were "associates of Osama bin Laden" and that Julaidan was actively involved in helping bin Laden "move money and men to and from the Balkans." See *US Fears Terrorist Attack in Kosovo*, BBC News, April 3, 2000, attached hereto as Exhibit 87. See also Partisan Review, *Islamic Fundamentalism in the Balkans*, March 2003 at Exhibit 88; IslamOnline.net, *Riyadh to Close Charities Oversees*, March 29, 2004 at Exhibit 89.

52. Acting on that information, the United Nations Mission in Kosovo ("UNMIK") raided a house rented by the SJRC in Pristina, and declared that the organization served as a cover for several Usama bin Laden operatives, including Kazem and Jelaidan. See INTERPOL Fusion Taskforce, *Financing Terrorism and Charities Report*, July 2003, attached hereto as Exhibit 82.

53. A year earlier, in June 1998, the CIA and Albanian authorities raided several houses and offices of members of an associate of the SJRC in Tirana. In July 1998, its Director

Muhamed Hasan Mahmud, an Egyptian national, was arrested on charges of making false documents and arms possession. He was connected to a 1992 terrorist attack against the Egyptian Parliament. Several of its members and directors were later arrested in connection with the U.S. Embassy bombings in Kenya and Tanzania of August 1998.

54. SJRC's Saudi bank accounts at NCB were managed by Suleiman Abdel Aziz al Rajhi, Chairman, Managing Director and the largest shareholder of Al Rajhi Banking & Investment Corporation. *See* INTERPOL Fusion Taskforce, Financing Terrorism and Charities Report, July 2003, attached hereto as Exhibit 82.

55. Suleiman al Rajhi was himself an active sponsor of al Qaeda frequently through his own banks. According to a 2003 CIA report:

**Al-Rajhi Bank: Conduit for Extremist Finance (S//NF)**

Islamic extremists have used Al-Rajhi Banking & Investment Corporation (ARABIC) since at least the mid-1990s as a conduit for terrorist transactions, probably because they find the bank's vast network and adherence to Islamic principles both convenient and ideologically sound. Senior al-Rajhi family members have long supported Islamic extremists and probably know that terrorists use their bank. Reporting indicates that senior al-Rajhi family members control the bank's most important decisions and that ARABIC's principle [sic] managers answer directly to Suleiman. The al-Rajhis know they are under scrutiny and have moved to conceal their activities from financial regulatory authorities.

*See* Wall Street Journal, *Terror Finance: U.S. Tracks Saudi Bank Favored by Extremists*, July 27, 2007, and 2003 CIA Report Excerpt attached hereto as Exhibit 114.

**IV. NATIONAL COMMERCIAL BANK PROVIDED MATERIAL SUPPORT AND RESOURCES TO AL QAEDA VIA MUWAFaq, IIRO AND SJRC**

56. NCB actively sponsored al Qaeda through Muwafaq, IIRO and SJRC.<sup>2</sup>

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<sup>2</sup> NCB also provided financial services to the Third World Relief Agency ("TWRA"), an al Qaeda front and primary conduit for the shipment of arms to al Qaeda fighters in Bosnia. In a single transaction, NCB transferred \$4 million from an account in NCB's own name to TWRA. *See* German Intelligence Report attached hereto as Exhibit 37. TWRA has ties to Jelaidan, IIRO and others, and its role in al Qaeda's infrastructure was therefore also known to NCB. *Id.*

57. From the date of Muwafaq's creation, NCB provided financial services and other support to facilitate Muwafaq's direct participation in al Qaeda's jihad against the United States, serving as an efficient conduit for wealthy Saudi businessmen to transfer funds to al Qaeda, via Muwafaq. *See* German Internal Intelligence Service, Summary of Findings, attached hereto as Exhibit 4; Hearing before the Committee on International Relations, House of Representatives, *Al Qaeda and the Global Reach of Terrorism*, October 3, 2001, prepared statement of Vincent Cannistraro, former Chief of Counter-Terrorism Operations, Central Intelligence Agency ("Cannistraro Statement"), attached hereto as Exhibit 91.

58. NCB's role in this process was confirmed by a German Internal Intelligence Service investigation of Yassin al Kadi and Muwafaq, which found that "one route [for the sponsorship of al Qaeda] was the transfer of large sums from the National Commercial Bank to Islamic (charities). These included Muwafaq el Kheiriya and Islamic Relief [IIRO]. There are institutional links between Muwafaq and Usama bin Laden's network." *See* German Internal Intelligence Service, Summary of Findings, attached hereto as Exhibit 4.

59. Vincent Cannistraro, the former CIA counter-terrorism Chief, echoed the findings of the German Intelligence investigations in testimony before Congress in the wake of the September 11<sup>th</sup> Attacks, testifying as follows:

There is little doubt that a financial conduit to bin Laden was handled through the National Commercial Bank, until the Saudi government finally arrested a number of persons and closed down the channel. It was evident that several wealthy Saudis were funneling contributions to bin Laden through this mechanism.

*See* Cannistraro Statement at Exhibit 91.

60. The "wealthy Saudi businessmen" who transferred "large sums" of money to al Qaeda via Muwafaq included NCB senior executives Khalid bin Mahfouz and Yassin al Kadi themselves. Abdulrahmann Khalid bin Mahfouz, Khalid bin Mahfouz's son, has publicly stated

that Khalid bin Mahfouz provided up to \$30 million for Muwafaq's operations. Al Kadi also made significant contributions to Muwafaq, from his personal fortune. *See* Kohlmann Affirmation at Exhibit 1.

61. INTERPOL intelligence reports filed of record by the U.S. government in legal proceedings pending in the United States District Court for the District of Columbia, in support of al Kadi's continued designation, include details of a single transaction in which NCB transferred \$2 million to Dr. Salim Bin Mahfouz, an official of Muwafaq in Europe. Dr. bin Mahfouz then transferred \$500,000 to Chafiq Ayadi, the Specially Designated Global Terrorist al Kadi appointed to head Muwafaq's European Operations at the suggestion of Wa'el Jelaidan. Dr. bin Mahfouz transferred an additional \$1.4 million to an apparent shell company in Florida, which he had formed with a senior official of Taibah International, another designated al Qaeda front. *See* INTERPOL Fusion Taskforce, Financing of Terrorism Report, March 2003, attached hereto as Exhibit 8. *See also* INTERPOL Fusion Taskforce, Financing of Terrorism Report, July 2003, attached hereto as Exhibit 9 (stating that al Kadi is one of al Qaeda's main sponsors).

62. NCB similarly provided funds and financial support to IIRO over a period of many years. NCB maintained numerous accounts for IIRO, and also donated its own funds to the organization. *See* Advertisements for SJRC Bank Accounts at National Commercial Bank attached hereto as Exhibit 116. *See also* NCB 1996 Annual Report attached hereto as Exhibit 90 (NCB has publicly claimed to play a role "for the good of society and the benefit of the community" to support "worthwhile and deserving causes, locally, nationally and internationally" by donating its own funds to the IIRO and others.).

63. SJRC also received valuable financial services from NCB which allowed the organization to provide direct financial and logistical support to al Qaeda for several years leading up to the 9/11 attack.

64. In addition to maintaining the SJRC's bank accounts, NCB actively promoted those accounts on behalf of the organization. Advertisements running in multiple issues of the MWL Journal in 2000 and 2001 openly solicited funds and directed donors to SJRC accounts managed by the National Commercial Bank and Al Rajhi Banking & Investment Corporation. *See* Advertisements for SJRC Bank Accounts at National Commercial Bank attached hereto as Exhibit 116.

65. NCB opened two "shared accounts" with Al Rajhi Banking & Investment Corporation (Special Joint account #22 and #33) for IIRO as a member of the SJRC, thereby allowing the SJRC to serve as a conduit for funneling donations to al Qaeda fighters in Kosovo and Chechnya.

**V. NATIONAL COMMERCIAL BANK KNEW OF THE TERRORIST ACTIVITIES OF AL QAEDA'S FRONT CHARITIES**

66. NCB was specifically aware of the terrorist activities of Muwafaq Foundation, IIRO and SJRC at all relevant times. This knowledge derives from the direct involvement of senior NCB officials in the sponsorship of al Qaeda, their longstanding personal ties to senior al Qaeda leadership, as well as information publicly available to NCB.

67. From the date of Muwafaq's establishment until its merger into al Qaeda, NCB maintained close and intimate organizational connections with Muwafaq.

68. As mentioned above, Muwafaq was established by NCB's then chairman, Khalid bin Mahfouz, and the architect of NCB's Islamic banking division, Yassin al Kadi. *See* U.S. Department of the Treasury 2004 Evidentiary Memorandum for Yassin al Kadi at Exhibit 10.

69. Al Kadi himself confirmed that he and bin Mahfouz jointly conceived Muwafaq when al Kadi was working “with KBM for NCB.” Further explaining his role in NCB, al Kadi has stated that “KBM [bin Mahfouz] turned to me to help in realizing this ambition [‘to convert NCB from a bank which offered purely conventional banking services to one that could also offer Islamic banking products’]. To do this, we established a new department within NCB called the “Islamic Banking Department.” Kadi has further explained that he was “a member of the Islamic Banking Services Committee, which was formed by the National Commercial Bank in July 1997 and on which I served until December 8, 2009. This is a committee responsible for the strategic development of Islamic banking services which was chaired by the CEO of the NCB. I served on this committee with other senior bank officials.” *See* Statement of Yassin Abdullah Kadi to the Office of Foreign Assets Control attached hereto as Exhibit 84.

70. By his own design, Khalid bin Mahfouz hand-picked designated terrorist sponsor Yassin al Kadi, with whom he maintained a “close personal relationship,” to oversee the establishment and operation the Muwafaq Foundation and NCB’s Islamic Banking division. Al Kadi acknowledges meeting with Osama Bin Laden around the time the Muwafaq Foundation was being funded and established. *See* U.S. Department of the Treasury 2004 Evidentiary Memorandum for Yassin al Kadi at Exhibit 10.

71. Khalid bin Mahfouz similarly appointed several other senior NCB personnel to positions in the management structure of Muwafaq Foundation. Abdulrahman bin Mahfouz served as a Board member and Trustee of Muwafaq, and simultaneously held numerous senior positions in NCB, including: Vice President; Deputy General Manager; Member of the Board of Directors; and Chairman of the Management Committee of NCB. *See* U.S. Department of the Treasury 2004 Evidentiary Memorandum for Yassin al Kadi at Exhibit 10; Statement of Yassin Abdullah Kadi to the Office of Foreign Assets Control attached hereto as Exhibit 84.



72. Mohamed al Ali al Qari bin Eid (El Gari) was a founding Board member of Muwafaq in the United States, and in collaboration with Yassin al Kadi, developed Islamic Finance at NCB. Al Gari was also appointed as NCB's Sharia Board Advisor, giving him authority over the use and attribution of NCB's zakat funds. *Id.*

73. Throughout the time he was working for "NCB," al Kadi was also responsible for the management and operations of Muwafaq, along with Khalid bin Mahfouz, who also played an active role in directing Muwafaq's operations. *See* Statement of Yassin Abdullah Kadi to the Office of Foreign Assets Control attached hereto as Exhibit 84.

74. Throughout the time he and bin Mahfouz were directing Muwafaq's operations, al Kadi admits having close relationships with senior al Qaeda officials, including Wa'el Jelaidan, who as noted above held senior positions in the IIRO and SJRC and played a central role in the terrorist activities of those organizations. *See* U.S. Department of the Treasury 2004 Evidentiary Memorandum for Yassin al Kadi at Exhibit 10.

75. During the period that Jelaidan served as Director of the SJRC, al Kadi acknowledges providing support to the SJRC through an Albanian company al Kadi owned. *See* Statement of Yassin Abdullah Kadi to the Office of Foreign Assets Control attached hereto as Exhibit 84 (stating that he has known Jelaidan as a family friend since the 1980's, and that "Albanian companies associated with me provided to the SJRC in 1999.").

76. In relation to the management and operation of Muwafaq, Kadi acknowledges having consulted with Jelaidan, and appointed terrorist operatives to run Muwafaq offices on the basis of Jelaidan's recommendation. *See* Statement of Yassin Abdullah Kadi to the Office of Foreign Assets Control attached hereto as Exhibit 84 (stating that he "was first introduced to [Specially Designated Global Terrorist] Chafiq Ayadi in Zagreb, Croatia, by Waa'el Juladain in or around 1992" and further "recommended Chafiq Ayadi for the management" of the Muwafaq

Foundation.). *See also* U.S. Department of the Treasury 2004 Evidentiary Memorandum for Yassin al Kadi at Exhibit 10 (stating that Kadi hired Ayadi to head Muwafaq's European operations upon the recommendation of Jelaidan in 1992).

77. Al Kadi has longstanding ties to many other senior terrorist operatives including: Muhammad Salah, a high-level HAMAS operative and Specially Designated Terrorist under Executive Order 12947; and Dr. Abdul Latif Saleh, founder of the Albanian Islamic Jihad. *See* U.S. Department of the Treasury 2004 Evidentiary Memorandum for Yassin al Kadi at Exhibit 10; Memorandum in Support of Defendants' Motion to Dismiss or in the Alternative, For Summary Judgment, *Yassin Abdullah Kadi v. Timothy Geithner, et al.*, Civil Action No. 09-0108 (JDB), May 22, 2009, attached hereto as Exhibit 11.

78. As a result of its intensive investigation of al Kadi, the United States concluded that his ties to senior members of al Qaeda and several affiliated terrorist organizations could not be viewed as a coincidence, but rather reflected al Kadi's own central role in al Qaeda's financial network:

Yassin Al Qadi is an experienced and sophisticated businessman and financier. He has operated companies, including investment vehicles and banks, in many corners of the world. He is presumed to be capable of understanding his investments, his companies, and his charities, and of being responsible for the actions of those entities which he founds, funds and/or controls.

Al Qadi's defense, however, to all the charges that he has supported terrorist through his provision of funds to Muwafaq and other entities he controls and the persons with ties to terrorists is that either there is no evidence that these entities and individuals have been involved in terrorism, or that to the extent that they were, this involvement was beyond his knowledge.

There is, however, substantial and credible evidence that both Muwafaq as an entity, and many of the individuals charged with operating it and distributing its funds, were engaged in a longstanding pattern of supporting terrorist and extremist causes. This evidence comes from both classified and unclassified sources.

Al Qadi admits his longstanding and intimate association with SDGT Julaidan, SDGT Chafiq Ayadi, Dr. Abdul Latif Saleh, and Amir Mehdi. The latter three individuals have been, according to the information available to OFAC arrested and/or deported from their countries of operation because of associations with terrorists, and Julaidan is a known close associate of Usama Bin Ladin. Each one of these individuals handled significant sums of money provided to him by Al Qadi.

It strains credulity that Al Qadi could have unintentionally found himself in a repeating cycle of hiring individuals based on his assessment of their character and that these individuals kept deceiving him about their intents on providing his funds to terrorists and extremists. These are individuals who Al Qadi had opportunity to personally observe over a period of years, and he gave them significant sums of money to handle on his behalf. Indeed, Al Qadi continues to refer to Julaidan and others as trustworthy and does not question their motives.

In making this determination no one element, no one contact, no one accusation of funding is taken as being determinative of the assessment that Al Qadi has been providing support to terrorists through his actions. [Redacted text] associated with Al Qadi that have connections with terrorism and dating over too long a time period, to give credence to a defense that all of the reports are in error. OFAC concludes that when considering the number of sources, the number of activities and length of time, the totality of the evidence, both classified and unclassified provides a reason to believe Yaseen Al Qadi has funded terrorist and extremist individuals and operations.

*See* Treasury Department Evidentiary Memorandum at Exhibit 10.

79. Consistent with the foregoing findings, the United States listed al Kadi as a “Specially Designated Global Terrorist” on October 12, 2001, describing him as “a Saudi businessman whose companies span the Middle East, Europe, North America and South Asia, [who] has been consistently identified as a financial supporter of Usama bin Laden and other known extremists for more than a decade.”

80. Khalid bin Mahfouz is also a primary financier of al Qaeda.

81. Khalid bin Mahfouz has acknowledged making a \$270,000 contribution to Osama bin Laden in 1988, contemporaneous with the establishment of al Qaeda. *See* Khalid bin

Mahfouz website which can be found at [http://www.binmahfouz.info/faqs\\_5.html](http://www.binmahfouz.info/faqs_5.html) (stating that bin Mahfouz recalls making a donation of approximately \$270,000).

82. An internal al Qaeda document dating from this period, referred to within al Qaeda as the “Golden Chain,” includes the name bin Mahfouz, a reference to Khalid bin Mahfouz. *See* Golden Chain attached hereto as Exhibit 81.

83. The Golden Chain was recovered in a 2002 raid by Bosnian authorities of the Sarajevo offices of Benevolence International Foundation, an al Qaeda front. *See* Government’s Evidentiary Proffer Supporting the Admissibility of Co-Conspirator Statements, *United States v. Enaam Arnaout* at Exhibit 38.

84. The raid uncovered a cache of electronically scanned documents and photographs stored on computer hard drive. *Id.*

85. After careful review of the materials, U.S. intelligence agencies concluded that they were internal al Qaeda documents, chronicling the formation of al Qaeda and details of its financial and organizational structure. *Id.*

86. The Golden Chain was found within this collection of al Qaeda documents. *Id.*

87. U.S. intelligence and enforcement agencies have concluded that the Golden Chain is an authentic al Qaeda document, identifying al Qaeda’s most important financial benefactors, and the individuals responsible for coordinating their contributions to al Qaeda. *Id.*; *see also* 9/11 Report, Note 21 to Chapter 2.

88. Jamal al Fadl, the senior al Qaeda official who defected and became a cooperating witness for the United States, has authenticated the Golden Chain. *Id.*

89. On the basis of the United States’ finding that the Golden Chain is an authentic list of al Qaeda’s principal individual financiers, the Treasury Department has used inclusion on that list as a basis for designating individuals as terrorist sponsors and freezing their assets under

Executive Order 13224. See December 21, 2004 Treasury Department Press Release Regarding the Designation of Adel Batterjee, available at <http://www.treas.gov/press/releases/js2164.htm>.

90. Following his \$270,000 contribution to Osama bin Laden, Khalid bin Mahfouz founded Muwafaq Foundation, personally choosing Specially Designated Global Terrorist al Kadi to manage its operations. *See* U.S. Department of the Treasury 2004 Evidentiary Memorandum for Yassin al Kadi at Exhibit 10.

91. Given their prominent roles within al Qaeda's financial infrastructure and active participation in facilitating the sponsorship of al Qaeda, NCB officials Yassin al Kadi and Khalid necessarily were aware through a variety of channels of the terrorist activities of Muwafaq Foundation, IIRO, and SJRC.

92. NCB was also placed on notice of the terrorist activities of Muwafaq, IIRO and SJRC through media reports and widely publicized governmental investigations.

93. As the Treasury Department's Evidentiary Memorandum in Support of the Continued Designation of Yassin al Kadi Pursuant to Executive Order 13224 makes clear, the terrorist activities of Muwafaq Foundation were the subject of numerous public reports prior to September 11, 2001, and several of Muwafaq's offices were closed by foreign governments between 1995 and 1999. *See* U.S. Department of the Treasury 2004 Evidentiary Memorandum for Yassin al Kadi at Exhibit 10, at pp. 6-7. *See also* United Press International, *Pakistan Unearthing Yousef's Roots*, April 11, 1995 attached hereto as Exhibit 13 (discussing 1993 World Trade Center bomber Ramzi Yousef's relationship with Muwafaq); International Media Corporation, *Italy Becomes Iran's New Base For Terrorist Operations*, April/May 1998 at Exhibit 14 (al Haramain and Muwafaq recruiting young men in Albania for jihad).

94. Forced closures of the IIRO and al Haramain offices in Kenya in 1998 were similarly reported by a number of media outlets when Kenyan officials banned those

organizations for supporting terrorism. *See* Inter-Press Services/Global Information Network, *Kenya: Gov't Shuts Down Five Islamic Relief Agencies*, September 10, 1998 at Exhibit 95; Associated Press Worldstream, *International News Briefs from South Africa, Kenya, Portugal, Nigeria and the Ivory Coast*, September 18, 1998 at Exhibit 96; Associated Press, *Kenya Bans Six Islamic Aid Agencies After US Embassy Bombing*, September 9, 1998 at Exhibit 108; Inter Press Service/Global Information Network, *Kenya: Gov't Shuts Down Five Islamic Relief Agencies*, September 10, 1998 at Exhibit 109; and The Indian Ocean Newsletter, *Banned Islamic NGOs*, September 12, 1998 at Exhibit 110.

95. The IIRO's support for Abu Sayyaf Group, al Qaeda's affiliate in the Philippines, was widely reported upon by the press during this same time frame. *See* U.S. News & World Report, *A Helping Hand from Saudi Arabia*, July 8, 1996 at Exhibit 92; Daily News, *It's More Than Just Who Plants Explosives*, July 31, 1996 at Exhibit 93; Japan Economic Newswire, *Bin Laden Providing Money, Military Aid to MILF*, February 13, 1999 at Exhibit 97; Philippine Daily Inquirer, *Bin Laden Funds Abu Sayyaf Through Muslim Relief Group*, August 9, 2000 at Exhibit 101; Philippine Daily Inquirer, *Gemma Linked to Bin Laden Group Funding Sayyaf, MILF*, August 10, 2000 at Exhibit 102; [www.e-borneo.com](http://www.e-borneo.com), *Osama Gave Funds to Abu Sayyaf: Manila*, August 10, 2000 at Exhibit 103. *See also* Frontline, *A Terrorist Plot Unearthed*, February 27-March 12, 1999 at Exhibit 98; [www.immlawyers.com](http://www.immlawyers.com), *Overseas Immigration News*, May 21, 1999 at Exhibit 99; ITAR-TASS, *Russian Troops Find Arab, Bosnian Passports in Chechnya*, February 21, 2000 at Exhibit 100; Philippine Daily Inquirer, *Police Officer Claims Bin-Ladin's Networks in Philippines Remains Intact*, September 20, 2001 at Exhibit 104; Daily News, *U.S. Charities Checked in Probe of Terrorism Funds*, September 22, 2001 at Exhibit 105; [www.foxnews.com](http://www.foxnews.com), *Pakistan Deporting 89 Arab Aid Workers*, October 6, 2001 at Exhibit 106; [www.gulf-news.com](http://www.gulf-news.com), *Orphanages in Southern Philippines Under Probe*, February 10, 2001 at

Exhibit 107; Charleston Gazette, *Islamic Force in Bosnia May Threaten US Troops*, December 3, 1995 at Exhibit 112; [www.usnews.com](http://www.usnews.com), *The Saudi Connection*, December 15, 2003 at Exhibit 113 (various reporting leading up to 9/11 discussing the charities' pervasive sponsorship of terrorism).

96. Prominent media reports also documented the SJRC's role in facilitating the movement of "money and men to and from the Balkans" for Osama bin Laden. See BBC News, *US Fears Terrorist Attack in Kosovo*, April 3, 2000 attached hereto as Exhibit 87.

97. Given the public nature of the charity office closings during the mid-1990's, the public reporting concerning the charities' role in supporting al Qaeda, NCB was necessarily aware of the terrorist activities of Muwafaq, IIRO, and SJRC.

98. Interestingly, England's High Court of Justice recently found that another Saudi Bank, Al Rajhi Banking & Investment Corporation, should have been aware that the Saudi charities it was providing financial services to were supporting Osama bin Laden and al Qaeda, for these very reasons. See High Court of Justice, Queen's Bench Decision, Between Al Rajhi Banking and Investment Corporation and the Wall Street Journal Europe SPRL – Amended Order of the Hon. Mr. Justice Eady, attached hereto as Exhibit 39.

99. Al Rajhi Bank filed libel proceedings against the Wall Street Journal Europe over a 2001 article regarding the United States government's request to the Saudi Arabian Monetary Authority ("SAMA") that it monitor a list of bank accounts following the 9/11 Attacks. The article further suggested that the Al Rajhi Bank was under suspicion for funding terrorism.

100. Finding that the article fairly and accurately reported the news of the bank account monitoring by SAMA, and that the facts reported in the article were true and/or honestly believed to be true by the WSJ Europe reporter and editors, the High Court of Justice held that the publicly available information set forth by the WSJ regarding the MWL, IIRO, al Haramain,

WAMY, and SJRC, and their support for Osama bin Laden, al Qaeda, and other terrorist organizations ought to have been known to the bank. According to the High Court of Justice:

8.12. As is well known to banking institutions such as the Claimant, terrorist funding comes in large measure through “charities” set up with the real object of disguising transfers to terrorist groups or providing compensation to families of terrorists killed in terrorist action.

8.13. The Claimant, in breach of its duty, continued to provide banking facilities for (including special accounts for the public to donate to) the following “charitable” organisations notwithstanding that they had been publicly and credibly accused of providing terrorist support, and the Claimant allowed itself to be advertised widely in the Saudi and foreign (Arabic) media as providing such accounts. The Claimant provided facilities and various banking services to the following entities:

#### 8.13.1. The Muslim World League (“MWL”).

### 8.13.2. The International Islamic Relief Organisation (“IIRO”).

### 8.13.3. *Al Haramain* Islamic Foundation (“*Al Haramain*”).

#### 8.13.4. World Assembly of Muslim Youth (“WAMY”) and

#### 8.13.5. The Saudi Joint Relief Committee (“SJRC”).

8.14. The Defendant sets out below its case as to each of these five entities and as to the information that was publicly available concerning each of them, including in the media, of a kind that ought to have been seen, monitored, investigated and checked by the Claimant through its compliance department and/or by virtue of its own monitoring of media stories about itself. *Id.*

Respectfully submitted,

## PLAINTIFFS' EXECUTIVE COMMITTEES

Date: April 23, 2010

BY: /s/  
Sean P. Carter, Esq,



***In Re: Terrorist Attack on September 11, 2001 (03-MDL-1570)*****Index of Exhibits – Plaintiffs’ Summary of Allegations and Evidence in Support of Their Theories of Specific Jurisdiction as to NCB**

<b>INDEX</b>	
<b>Exhibit No.</b>	<b>Document Description</b>
1	Affirmation of Evan F. Kohlmann
2	<p><u>1996 Central Intelligence Agency Report</u> – In a recently declassified 1996 CIA Report, the U.S. Government makes clear that a number of the non-governmental organizations operating in the Balkans in the early 1990s were directly facilitating the activities of terrorist groups operating in Bosnia, including Muwafaq, IIRO, Saudi High Commission, Muslim World League and al Haramain. The report says the following about Muwafaq:</p> <ul style="list-style-type: none"> <li>• “This organization helps fund the Egyptian Mujahedin battalion in Bosnia, according to foreign government service, and it also funds at least one training camp in Afghanistan.”</li> <li>• The former head of the IIRO office in the Philippines, Mohammad Jamal Khalifa, has been linked to Manila-based plots to target the Pope and US airlines; his brother-in-law is Usama bin Ladin. Another high-ranking official in the Philippines leads Hamas meetings, and the majority of Hamas members in the Philippines are employed by the organization. The IIRO helps fund six militant training camps in Afghanistan, according to a clandestine source.</li> </ul>
3	<p><u>November 29, 2001 letter from David D. Aufhauser</u> – In a November 29, 2001 letter from David D. Aufhauser, Department of the Treasury General Counsel, to Switzerland’s M. Claude Nicati, Substitut du Procureur General, Mr. Aufhauser described the Muwafaq’s direct and pervasive participation in terrorist activities throughout the world, noting Muwafaq’s direct relationship with several terrorist organizations such as the Tunisian Islamic Front (TIF), Al Gamaa’at al Islamiya, Abu Sayyaf Group, and Hamas, and further asserting that Muwafaq merged with al Qaida in early June 2001:</p> <ul style="list-style-type: none"> <li>• “Mr. Kadi has acknowledged in a number of press accounts that he is the founder of the Muwafaq, or “Blessed Relief,” Foundation. He is identified in legal records as “Chairman” of the foundation. The leader of the terrorist organization, Al-Gama’at Al-Islamiya, Talad Fuad Kassem, has said that the Muwafaq Foundation provided logistical and financial support for a mujahadin battalion in Bosnia.”</li> <li>• “A number of individuals employed by or otherwise associated with the Muwafaq Foundation have connections to various terrorist organizations. Muhammad Ali Harrath, main activist of the Tunisian Islamic Front (TIF) in the United Kingdom, was associated with Muwafaq personnel in Bosnia and other TIF members worked at the Muwafaq Foundation. Syrian citizen Mahmoud Mehdi, once a director of the Muwafaq Foundation in Pakistan, was a member of Al Qa’ida and the Al-Faran terrorist group responsible for the kidnapping of Westerners in Kashmir.”</li> </ul>

	<ul style="list-style-type: none"> <li>• “The Muwafaq Foundation also provided support to HAMAS and the Abu Sayyaf Organization in the Philippines.”</li> <li>• “Following the dissolution of MK [Makhtab al Khidamat] in early June 2001 and its absorption into Al-Qa’ida, a number of NGOs formerly associated with MK, including Muwafaq, also merged with Al-Qa’ida.”</li> <li>• “From 1993, the head of the European offices of the Muwafaq Foundation was Ayadi Chafiq Bin Muhammad, who has been identified as Mr. Kadi’s closest associate. Ayadi Chafiq fought in Afghanistan in the 1980s and is known to be associated with the Tunisian Islamic Front (TIF) in Algeria and Nabil Ben Mohammad Salah Makloul, its leader. Mr. Chafiq was expelled from Tunisia because of his membership in the TIF.”</li> <li>• “Mr. Kadi’s actions and those of his Muwafaq Foundation and businesses fit this pattern and give rise to a reasonable basis to believe that they have facilitated terrorist activities.”</li> </ul>
4	<p><u>German Internal Intelligence Service, Summary of Findings, Investigation of Yassin Qadi and Muwafaq</u> – The German intelligence document describes the terrorism sponsorship activities of Yassin al Kadi, Khalid bin Mahfouz, and National Commercial Bank’s role in facilitating transfers to al Qaida, via Muwafaq and the International Islamic Relief Organization. The report further details Muwafaq’s aid to a mujihadeen group in Bosnia bearing the same name as the organization. According to the report: “Muwafaq specializes in arms shipments to Bosnia (where there is an Islamist militia known as the Muwafaq Brigade.).”</p>
5	<p><u>International Criminal Tribunal for the Former Yugoslavia, Testimony of Ajman Awad</u> – Prosecutions conducted by the International Criminal Tribunal for the Former Yugoslavia (ICTY) have exposed Muwafaq’s operations in the Balkans and the aid provided to foreign Arab fighters entering that region. Testimony from the prosecution of Rasim Delic, a commander of the Bosnian army who was charged by the ICTY with responsibility for atrocities committed by foreign mujihadeen fighters under his control, revealed that the Muwafaq was instrumental in assisting these foreign fighters enter the region under the cover of the humanitarian organization. According to the testimony of Ajman Awad:</p> <ul style="list-style-type: none"> <li>• During testimony held on Friday, February 8, 2008, Awad testified that he went to Bosnia-Herzegovina in December 1992 intending to fight on the side of Bosnian Muslims. To do so, Awad testified that he joined Muwafaq: <i>“In late 1992, I joined the Mowafaq Foundation, humanitarian organisation, and that is the organisation I was a member of when I entered Bosnia and Herzegovina.”</i>). Awad further testified that there were several “humanitarian organizations” he was working with in Rijeka in 1992, including IGASA [IIRO].</li> </ul>
6	<ul style="list-style-type: none"> <li>• During testimony held on Saturday, February 9, 2008, Awad again testified that he came to Bosnia-Herzegovina in late 1992 via the assistance of the Arab humanitarian organization Muwafaq and further stated that he received his first uniform from the logistics man of the 7th Muslim Brigade as a gift while he was a member of the humanitarian organization. According to Awad: <i>“Bosniaks considered every Arab who came to -- everyone who came to Bosnia and Herzegovina who wore a uniform and wore a beard, they considered them Mujahedin, to be Mujahedin. And even some people who worked for humanitarian organisations, the people in Bosnia referred to them as El Mujahedin.”</i>).</li> </ul>

7	<ul style="list-style-type: none"> <li>During testimony held on Sunday, February 10, 2008, Awad explained that he joined Muwafaq to get into Bosnia to offer his translation services and participate in the fighting. Moreover, Muwafaq was giving him a salary. <i>"I said that I worked for a humanitarian organisation. I joined the organisation, the Mowafaq foundation, thinking that they were organising training for soldiers in Bosnia and Herzegovina, for Bosniak soldiers in Bosnia and Herzegovina. I wanted to work as an interpreter and translator, and I also wished to participate in the fighting. When I was asked by the director of the humanitarian organisation, the Mowafaq Foundation, who wanted to enter Bosnia or who wanted to go to Bosnia, to be there, and he said that there was a possibility for that, I used that option, and I entered Bosnia and Herzegovina at the expense of the humanitarian organisation that I was working for. Excuse me. I was receiving a salary at this organisation, so this is what I used to live on."</i> He further testifies that the "High Saudi Committee" was also active in the territory of Zenica, as well as "Igasa" (IIRO) and "Human Relief International."</li> </ul>
8	<p><u>INTERPOL, Fusion Taskforce, Financing of Terrorism Report (March 2003)</u> – INTERPOL has similarly investigated the pervasive sponsorship of terrorist financing via purported charitable organizations such as Muwafaq, IIRO, Al Haramain, Third World Relief Agency (TWRA), and Benevolence International Foundation (BIF). Importantly, INTERPOL's investigations have confirmed Muwafaq's ties to Osama bin Laden, Specially Designated Global Terrorists Chafiq Ayadi and Wa'el Hamza Jelaidan, and terrorist organizations such as the Tunisian Islamic Front. Regarding Muwafaq:</p> <ul style="list-style-type: none"> <li>"According to open source, AL QADI Yasin business man from Saudi Arabia, created the MUWAFaq foundation. He was mentioned by the USA as being major financial contributor to the Al Qaeda network. It seems the AL QADI sent 3 million USD to BIN LADEN. In 1996 BIN LADEN stated in the magazine Al Watan Al Arabi that MUWAFaq/Zagreb was one of the humanitarian organizations that he supported."</li> <li>"According to the Belgian authorities, the MUWAFaq FOUNDATION is in the hands of the FRONT ISLAMIQUE TUNISIEN/FIT."</li> <li>"According to Austria, AYADI Chafik born 1963/01/21 was the office manager of the humanitarian organization MUWAFaq FOUNDATION in Vienna in 1994. In this position he often travelled to Zagreb, Croatia."</li> <li>"In Bosnia-Herzegovina AYADI is suspected of smuggling cigarettes and reselling humanitarian goods. He is also suspected of money laundering. However it remains unknown whether the money disappeared for his own enrichment or in support of terrorism."</li> <li>"AYADI first registered EUROINVEST as an individually owned company and then corporation when YASIN AL QADI joined him. In October 1997 WAEL JULAIDAN from Saudi Arabia also became one of the owners. JULAIDAN is known to support terrorism. According to Saudi media he was said to be the supervisor of Saudi humanitarian aid in Bosnia-Herzegovina."</li> </ul> <p>In 2003, Interpol published an internal report on a variety of charities that had been operating in the Balkans. According to Interpol Slovenia, in 1995, the National Commercial Bank transferred \$2 million to Dr. Salim Bin Mahfouz, a relative of the bank's CEO and member of the family which owned NCB. Dr Bin Mahfouz was a senior Muwafaq officer who travelled the world on behalf of designated</p>

	<p>terrorist Yasin Kadi, reporting on the activities of Muwafaq. He was also the Slovenian representative of IIRO. With this transfer from NCB, Dr. Bin Mahfouz made, in Interpol's words, "suspicious financial transactions." One transfer of half a million dollars was to Chafik Ayadi, Muwafaq's Bosnian representative. The United States government has designated Chafik Ayadi as a terrorist for "operating under agreements to help Osama Bin Laden" in Bosnia. Other transfers were to the Bosnian branch of an American company which was jointly founded by Dr. Bin Mahfouz, an officer of the designated terrorist charity Taibah International, and an officer of the designated terrorist charity, the Holy Land Foundation.</p> <ul style="list-style-type: none"> <li>• "According to IP Algiers, this organization [IIRO] organizes paramilitary trainings in training camps located in Afghanistan and Pakistan."</li> <li>• "SCERIF NUR ADHALI SCERIF AHMED born 1954/04/22 in Somalia EP 2002/10507 is the representative for Europe of the International Islamic Relief Organization of Jeddah/IIRO."</li> <li>• "It also appeared during the investigation [into Scerif Ahmed's company Eurocom Trading] in Slovenia that a penal report was filed in against SCERIF NUR ADHALI SCERIF AHMED by the advocate of person named Dr SALEEM A. O. BIN MAHFOUZ, Saudi Arabia national (EP 2003/10741), ex head of the IIRO, due to suspicion of fraud and counterfeiting of documents. SCERIF NUR ADHALI SCERIF AHMED withdrew 900000 USD from the account of DR MAHFOUZ. SCERIF NUR ADHALI SCERIF AHMED transferred these funds to an unknown bank account but not to the account of the IIRO/Slovenia."</li> <li>• "Dr MAHFOUZ is the owner of clinic located in Saudi Arabia and he is the co-owner of the company SARA Doo located in Kamnik, Metoda Blejca 10, Slovenia. He is also the co-owner of several companies located in Bosnia-Herzegovina."</li> <li>• "Concerning SARA Doo, IP Ljubljana indicated in 2003 that its headquarter is located Matija Blejca n10 and was founded by ALJAF BAKHATAR born 1961/10/15, SALEM BIN MAHFOUZ and AHMED HUSAIN OMAR HASSAN, last official director of the foundation IIRO in Slovenia."</li> <li>• "According to open source, the BIN MAHFOUZ family is very wealthy and controls Saudi Arabia's largest bank."</li> <li>• "In 1995 BIN MAHFOUZ received a cheque of 2 million USD from the National Commercial Bank from Jeddah, Saudi Arabia issued in his name. He cashed this cheque at the bank SKB Banka DD in Ljubljana and deposited the money to his account opened at the same bank. A penal report was then filed against Dr MAHFOUZ by SCERIF NUR ADHALI SCERIF AHMED on behalf of the IIRO as Dr MAHFOUZ appropriated the money instead of transferring it to the account of the IIRO/Slovenia and later sent it to Bosnia-Herzegovina as humanitarian aid to Muslims."</li> <li>• "The Court complied with the charge request and ordered Dr MAHFOUZ to pay 2 million USD together with delayed interests to the IIRO/Slovenia."</li> <li>• "During the investigation on BIN MAHFOUZ some suspicious financial transactions were discovered:</li> <li>• MAHFOUZ transferred 500000 USD to the account 3290189563 at the CITYBANKFSB account opened by the company</li> </ul>
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	<p>SAHARA IMPORT EXPORT Inc located 5257 NW 96 Av Sunrise Fl 33351 USA;</p> <ul style="list-style-type: none"> <li>• 200000 USD transferred to the account 90070108404036877100118 opened by SAHARA IMPORT EXPORT Inc branch located in Sarajevo;</li> <li>• 500000 USD to the account 1010062013271303400002949 personal account of person named AYADI Chafik, Tunisian national, opened at the SAB bank in Sarajevo.</li> </ul>
9	<p><u>INTERPOL, Fusion Taskforce, Financing of Terrorism Report (July 2003)</u> – INTERPOL’s July 2003 report on Muwafaq, TWRA, Taibah, and the Islamic Relief reiterates much of the same information cited in the May 2003 report, but also provides further information regarding Muwafaq’s ties to Specially Designated Global Terrorists Chafiq Ayadi and Wa’el Hamza Jelaidan:</p> <ul style="list-style-type: none"> <li>• “In their report ‘terrorism financing’ the United Nations indicates that AL QADI YASIN is one of the main sponsors of Al Qaeda.”</li> <li>• “In February 1993, documents indicate the presence of a MUWAFaq FOUNDATION office in Somalia where active fundamentalist fighters were arriving from neighboring Sudan.”</li> <li>• “Wael JULaidan is most likely identical to Wael Juledan born 1958/01/22 in Saudi Arabia mentioned in the PSG database in connection with BIN LADEN. He was a volunteer in the SAUDI RELIEF COMMITTEE.”</li> </ul>
10	<p><u>U.S. Department of the Treasury 2004 Evidentiary Memorandum for Yassin al Kadi</u> – Immediately following his designation as a Specially Designated Global Terrorist on October 12, 2001, Yassin al Kadi petitioned OFAC to remove him from the SDGT listing. After considering Kadi’s various submissions in support of his petition, OFAC provided a summary of the evidence in their files supporting the determination that Kadi satisfied the standards for designation under Executive Order 13224 and concluded “that when considering the number of the sources, numbers of activities and length of time, the totality of the evidence, both classified and unclassified, provides reason to believe Yassin AL-QADI has funded terrorist and extremist individuals and operations.” The Memorandum states the following key points about Muwafaq and its various offices in support of Kadi’s designation:</p> <ul style="list-style-type: none"> <li>• Though Muwafaq was charitable foundation, and AL-QADI in his submissions to OFAC has provided evidence that it was involved in substantial charitable activities, this by no means undermines the determination that the charity was, in addition, used to fund terrorism. The use of an ostensible charitable foundation is frequently used mechanism for covertly supporting terrorism.</li> <li>• <u>Sudan</u>: Closed by Kadi following publication of <i>Africa Confidential</i> article inking Muwafaq to 1995 attempt on President Mubarak, and ceased operations in 1996 at about the same time that Bin Ladin left Sudan. Additionally A.L-QADI is quoted as saying the office provided assistance to “jihad activities.”</li> <li>• <u>Pakistan</u>: Headed by Amir Mehdi, [REDACTED]. The Pakistan government on March 21, 1995 raided the office and Medhi was arrested on May 29, 1995. The office shut shortly thereafter.</li> </ul>

	<ul style="list-style-type: none"> <li>• <u>Ethiopia</u>: Closed in 1995 by the Ethiopian government subsequent to the Africa Confidential report.</li> <li>• <u>Europe</u>: Headed by Chafiq Ayadi, who is designated as an SDGT and was a leader of the radical Tunisian Islamic Front.</li> <li>• <u>Albania</u>: Office was headed by Dr. Abdul Latif Saleh who founded the Albanian Islamic Jihad, and who was deported from Albania in 1999 for his links to terrorism.</li> <li>• AL-QADI hired Chafiq Ayadi, an SDGT designated at the same time as AL-QADI on October 12 2001, to head Muwafaq's European operations upon the recommendation of Wa'el Julaidan in late 1992.</li> <li>• Kadi states in his submissions that during the 1990 to 1991 time period he was working with Khalid Bin Mahfouz for National Commercial Bank, and that they developed a relationship of mutual trust and respect. During this time period Bin Mahfouz told AL-QADI that he wanted to start charity [Muwafaq] in memory of his parents.</li> <li>• According to press accounts, in 1998, the Saudi government audited the Jeddah-based National Commercial Bank and found that \$3 million in bank funds was funneled improperly to Muwafaq (a.k.a Blessed Relief), which allegedly transferred the money to bin Laden</li> <li>• There is however substantial and credible evidence that both Muwafaq as an entity, and many of the individuals charged with operating it and distributing its funds, were engaged in a longstanding pattern of supporting terrorist and extremist causes. This evidence comes from both classified and unclassified sources.</li> </ul>
11	<p><u>Memorandum in Support of Defendants' Motion to Dismiss or in the Alternative, For Summary Judgment, Yassin Abdullah Kadi v. Timothy Geithner, et al.</u>, Civil Action No. 09-0108 (JDB), May 22, 2009 – On October 12, 2001, the U.S. Department of the Treasury, Office of Foreign Assets Control ("OFAC") designated Yassin al Kadi as a support of terrorism. Almost five years later, on January 16, 2009, Kadi initiated a lawsuit against the U.S. Government challenging the evidentiary basis for his designation. Moving to dismiss the action, the U.S. Government asserted that there is "substantial and credible evidence that both Muwafaq as an entity, and many of the individuals charged with operating it and distributing its funds, were engaged in a longstanding pattern of supporting terrorist and extremist causes." Affirming their decision to designate Yassin al Kadi as a Specially Designated Global Terrorist Entity, the Government's brief noted OFAC's specific findings regarding the Muwafaq Foundation's ties to terrorism:</p> <ul style="list-style-type: none"> <li>• Kadi hired Amir Mehdi to be the local director of Muwafaq's operation in Pakistan in 1992. In 1995, the Pakistani Government raided the offices and arrested Mehdi after he had handled and distributed Muwafaq funds for over two years. A news organization reported that the arrest of Ramzi Yousef for the first World Trade Center bombing prompted the raid on the Muwafaq office in Islamabad.</li> <li>• Muwafaq provided logistical support and financial support for Al-Gama'at Al-Islamiya, a mujahadin battalion in Bosnia. That organization was designated as an SDGT on October 31, 2001.</li> </ul>

- Muwafaq transferred \$500,000 to terrorist organizations in the Balkans in the mid-1990s.
  - “[I]n the mid-1990s, Muwafaq was involved in providing financial support for terrorist activities of the mujaheddin, as well as arms trafficking from Albania to Bosnia. Some involvement in the financing of these activities had also been provided by Usama bin Ladin.”
  - “As of late 2001, . . . [Kadi] continued to finance various fundamentalist institutions and organizations in the Balkans after Muwafaq ceased operations there in 1996,” including two entities that were designated as SDGTs in early 2002 – The Revival of Islamic Heritage Society’s Pakistan and Afghanistan offices and the Bosnia-Herzegovina branch of the Al-Haramain Foundation.
- The U.S. Government’s brief also noted the following:
- The Muwafaq Foundation – Kadi was a member of the Board of Trustees and responsible for the day-to-day operations of the Muwafaq Foundation, a purported charitable organization with extensive ties to terrorism.
  - Affiliation with Al-Qaida and SDGT Makhtab al-Khidamat – According to information available to the U.S. Government, Muwafaq developed a global reach through its affiliations with several charities and mosques throughout the world and continued to operate until mid-2001 under the umbrella of Makhtab al-Khidamat, an SDGT listed in the Annex to E.O. 13224 that is considered to be the precursor to al-Qaida. In 2001, Makhtab al-Khidamat dissolved and was absorbed into Usama bin Ladin’s al-Qaida organization. Subsequently, Muwafaq, along with a number of non-governmental organizations and organizations formerly affiliated with Makhtab al-Khidamat, joined al-Qa’ida.
  - Muwafaq’s European Offices – The Memorandum notes that Kadi “hired Chafiq Ayadi, an SDGT designated at the same time as [Kadi] on October 12, 2001, to head Muwafaq’s European operations upon the recommendation of Wa’el Julaidan,” who himself was “jointly designated as an SDGT by the United States and Saudi Arabia on September 6, 2002.” Julaidan had extensive ties with well-known terrorists, including Usama bin Laden, and Ayadi was expelled from Tunisia for his involvement in the Tunisian Islamic Front. Kadi acknowledges transferring substantial sums of money to Ayadi’s *personal* bank account. At least two organizations currently listed as SDGTs received financial support from Muwafaq’s European operation.
  - Muwafaq’s Albania Office – According to information available to the U.S. Government, Dr. Abdul Latif Saleh, Kadi’s business partner in Albania and the head of operations in Muwafaq’s Albania office, was the founder and organizer of the Albanian Islamic Jihad (“AIJ”). Kadi was known to be an active supporter of, and fundraiser for, the AIJ and other radical activities of Dr. Saleh. Dr. Saleh was expelled from Albania in 1999 due to his close association with known terrorists, including Usama bin Ladin.
  - Muwafaq’s Pakistan Office – Kadi hired Amir Mehdi to be the local director of Muwafaq’s operation in Pakistan in 1992. In 1995, the Pakistani Government raided the offices and arrested Mehdi after he had handled and distributed Muwafaq funds for over two years.
  - Muwafaq’s Sudan Office – According to information available to the U.S. Government, Kadi acknowledged in 2001 that the



	Khartoum office of Muwafaq had provided assistance to jihad activities in the Middle East and the Balkans.
12	<u>Foreign Broadcast Information Service Report</u> – In January 2004, the FBIS released a report titled <i>Compilation of Usama Bin Laden Statements (1994-January 2004)</i> . In a June 17, 1996 interview with Osama bin Laden in Cairo, bin Laden expressed his support for “the Muwaffaq Society in Zagreb.”
13	<p><u>United Press International</u> – In an April 11, 1995 article titled <i>Pakistan Unearthing Yousef’s Roots</i>, it is reported that Pakistan is conducting an investigation into Ramzi Ahmed Yousef, the main suspect in the 1993 World Trade Center bombing. Pakistan’s investigation leads them to Yousef’s relationship with Muwafaq:</p> <ul style="list-style-type: none"> <li>• “Pakistani police are also tracing Yousef’s links to another charity, Muwafaq Foundation, which has had a working relationship with the Mercy International. Muwafaq Foundation is registered as a non-governmental organization in Jersey, Britain, and its branch office is registered in Pakistan. Police earlier this month detained its chief representative in Pakistan, Amir Mehdi, for his alleged links with Yousef.”</li> </ul>
14	<p><u>International Media Corporation</u> – In an April/May 1998 article titled <i>Italy Becomes Iran’s New Base For Terrorist Operations</i>, the recruitment and training of young men in Albania for jihad is discussed, including the participation by Muwafaq and al Haramain in those efforts:</p> <ul style="list-style-type: none"> <li>• Moreover, the key Sunni Islamist associations, such as Al-Haramain and Al-Muwafaq, which concentrate on proselytizing for Islam, constitute another instrument for extending Iranian influence. Relying on donations from the Persian Gulf states and the possibility of high-paying jobs in these oil states, these institutions represent an attraction for a wide segment of the young population. In reality, these associations are mainly used to recruit and to train Albanian mujahedin. Their recruitment methods are those perfected in Afghanistan and Bosnia.</li> </ul>
15	<p><u>August 3, 2006 U.S. Treasury Designation</u> – On August 3, 2006, the U.S. Department of the Treasury designated the IIRO’s Philippine and Indonesian branch offices and the Executive Director of the Eastern Province Branch of the IIRO, Abd al Hamid Sulaiman al Mujil, “for facilitating fundraising for al Qaida and affiliated terrorist groups.” According to the designation:</p> <ul style="list-style-type: none"> <li>• “Al-Mujil provided donor funds directly to al Qaida and is identified as a major fundraiser for the Abu Sayyaf Group (ASG) and Jemaah Islamiyah (JI). Both ASG and JI are al Qaida-associated terrorist groups in Southeast Asia designated pursuant to the authorities of E.O. 13224. These terrorist groups are also on the United Nations 1267 Committee’s consolidated list of individuals and entities associated with the Taliban, al Qaida and/or Usama Bin Ladin.”</li> <li>• “Al-Mujil was also present in Afghanistan in the late 1990s and personally knew Usama Bin Ladin and deceased al Qaida co-founder Abdallah Azzam. Al-Mujil traveled continuously to meet with members of Bin Ladin’s organization in Arab countries. In the 1990s, Al-Mujil established a relationship with senior al Qaida operational planner Khalid Shaykh Muhammad.”</li> <li>• “Al-Mujil has a long history of providing support to terrorist organizations. He has contributed direct financial assistance to ASG leaders, including Abdurajak Janjalani (deceased).”</li> </ul>



	<ul style="list-style-type: none"> <li>• “The IIRO-PHL is a source of funding for the al Qaida-affiliated ASG. IIRO-PHL has served as a liaison for the ASG with other Islamic extremist groups. A former ASG member in the Philippines familiar with IIRO operations in the country reported that a limited amount of foreign IIRO funding goes to legitimate projects and the rest is directed to terrorist operations.”</li> <li>• “The IIRO Indonesia director has channeled money to two Indonesia-based, JI-affiliated foundations. Information from 2006 shows that IIRO-IDN supports JI by providing assistance with recruitment, transportation, logistics, and safe-havens. As of late 2002, IIRO-IDN allegedly financed the establishment of training facilities for use by al Qaida associates.”</li> <li>• “While working as the director of IIRO-PHL, Khalifah maintained close connections with al Qaida through his relations with senior al Qaida supporters, including Specially Designated Global Terrorist (SDGT) Wa’el Hamza Julaidan.”</li> </ul>
16	<p><u>U.S. Department of the Treasury 2004 Evidentiary Memorandum for the IIRO</u> – The U.S. Department of the Treasury, Office of Foreign Assets Control’s evidentiary memorandum relative to the designations of the IIRO-Philippines, IIRO-Indonesia and Al Mujil asserts the following:</p> <ul style="list-style-type: none"> <li>• “By providing donor funds to al Qaida, al Mujil assists in, sponsors, or provides financial support for, or financial or other services to or in support of al Qaida, an entity listed on the Annex to E.O. 13224.”</li> <li>• “By providing financial support to the ASG [Abu Sayyaf Group] and its leaders, al Mujil assists in, sponsors, or provides financial support for, or financial or other services to or in support of the ASG, an entity listed on the Annex to E.O. 13224.”</li> <li>• “By maintaining relations with UBL [Usama bin Laden], Al Mujil is otherwise associated with UBL, a person listed in the Annex to E.O. 13224.”</li> <li>• “By maintaining relations with KSM [Khalid Sheikh Mohammad], Al Mujil is otherwise associated with KSM, a person listed in the Annex to E.O. 13224.”</li> <li>• “By providing financing and training to ASG, IIRO-PHL assists in, sponsors, or provides financial, material, or technological support for, or financial or other services to or in support of ASG, an entity listed on the Annex to E.O. 13224.”</li> <li>• “By serving as a conduit for funds from UBL to the ASG in the Philippines, IIRO-PHL acts for or on behalf of, or assists in, sponsors, or provides financial or material for, or financial or other services to or in support of UBL, an individual listed on the Annex to E.O. 13224.”</li> <li>• “By financing JI [Jemaah Islamiyah] and organizations associated with JI, IIRO-IND assists in, sponsors, or provides financial or material support for, or financial or other services to or in support of JI, an entity listed on the Annex to E.O. 13224.”</li> </ul>
17	<u>Federal Bureau of Investigation 302 Cooperating Witness Statement</u> – In conjunction with various terrorism-related investigations

	<p>conducted by the FBI, including interviews and/or interrogations of key witnesses or confidential sources, FBI agents will typically complete a FBI 302 form which summarizes those witness interviews. In the Jamal al Fadl FBI 302 (dated 01/08/98, 01/14/98, 01/23/98, and 02/20/98), the report discusses how the IIRO in Peshawar, Pakistan was run by Abu Hamam al Saudi (Osama bin Laden's cousin). Al Saudi would give money to Madani al Tayyib, who would then distribute the amounts to individuals who were in charge of salary, travel, and health benefits for al Qaida. Al Tayyib married bin Laden's uncle's daughter and became one of bin Laden's closest associates, handling most of bin Laden's money.</p>
18	<p><u>Federal Bureau of Investigation 302 Cooperating Witness Statement</u> – In another interview of Jamal al Fadl (“Gamal Ahmed Mohamed Al-Fedel”) (dated 11/10/96 and 11/08/96), the report again discusses Abu Hammam's role as the manager of the IIRO office in Peshawar. Al Fadl testifies that Abu Hammam and others established the bin Laden company, Wadi al Aqiq. Hammam had been given the green light to make deals for bin Laden. According to al Fadl, Hammam would have good relationships with many NGOs, “and would provide false IIRO identifications for people to travel.” Al Fadl further states that he did not know the name of Mohammed Jamal Khalifa, but knew Abu Bara [Khalifa's alias], who is close to bin Laden. “Hammam, Bara, and bin Laden are part of the group that has been around a long time.”</p>
19	<p><u>Combatant Review Tribunal Records Relating to Guantanamo Bay Detainees Affiliated With The IIRO</u> – As a result of the wars in Afghanistan and Iraq, the Department of Defense has detained several hundred individuals at the Guantanamo Bay Naval Base and detention facility in Cuba. A number of the individuals detained as enemy combatants are associated with several Saudi charities, including the IIRO, the Saudi High Commission (SHC), World Assembly of Muslim Youth (WAMY), al Haramain Islamic Foundation, and Saudi Red Crescent (SRC). In support of the continued detention of those individuals, the Department of Defense has cited their affiliations with those charities as “primary factors” favoring detention, and in many cases identified those charities as fronts for al Qaida.</p> <ul style="list-style-type: none"> <li>• <u>Samir N. Al Hasan (# 043)</u> – According to the October 13, 2006 Unclassified Evidentiary Summary:  Detainee told U.S. authorities that he was in Afghanistan as a relief worker for the IIRO and that he received the position from the head of the IIRO. “A source stated that the International Islamic Relief Organization is an Islamic humanitarian organization with headquarters in Mecca, Saudi Arabia, and is financed by Usama bin Laden.”</li> </ul>
20	<ul style="list-style-type: none"> <li>• <u>Rashed Awad Khalaf Balkhair (# 186)</u> – According to the May 27, 2005 Unclassified Evidentiary Summary:  Detainee worked for “Al-Ighatha Al-Islamiya, International Islamic Relief Organization (IIRO).” “According to open press sources, the International Islamic Relief Organization is a non-governmental organization, which has ties to Usama Bin Laden and the Abu Sayyaf Group.”</li> </ul>
21	<ul style="list-style-type: none"> <li>• <u>Said Muhammad Husayn Qahtani (# 200)</u> – According to the August 12, 2006 Unclassified Evidentiary Summary:  Detainee wanted to go to Chechnya to fight on behalf of his Muslim counterparts. “The detainee contacted relief organizations such as the Islamic Relief Organization and Haramain Organization. The detainee's intention was to join a relief organization because those entities would offer him a way to get into Chechnya, whose borders were closed at that time. Once there, the detainee would be free to leave the relief organization and join the fighting.”</li> </ul>

22	<ul style="list-style-type: none"> <li>• <u>Abdallah Ibrahim al Rushaydan (# 343)</u> – According to the April 12, 2005 Unclassified Evidentiary Summary:   “Beginning in 1993, the detainee was an employee of Haith Alekath Al Alamiah, or the International Aid Organization. The detainee worked for this organization for two years.”   “The International Islamic Relief Organization (IIRO) is also known as Al Hayat Al Igatha Al Islamiya Al Aalamiya. According to the media in Asia, the Islamic Non-government Organization known as the International Islamic Relief Organization (IIRO), which is managed by Osama Bin Laden’s brother-in-law, has maintained links with the Abu Sayyaf group (ASG) in the Philippines. Executive Order 13224, which blocks property and prohibits transactions with persons who commit, threaten to commit, or support terrorism, designates the Abu Sayyaf Group as a global terrorist entity.”</li> </ul>
23	<ul style="list-style-type: none"> <li>• <u>Rashid Abd al Muslih Qa Id al Qa Id (# 344)</u> – According to the June 24, 2005 Unclassified Evidentiary Summary:   Detainee traveled from his home in Saudi Arabia and arrived in Afghanistan on October 3, 2001. Detainee traveled with two men whose purpose was to perform “charity work in conjunction with a Saudi charity, al-igatha al-khairia [IIRO].” “Al Ighatha is a large Saudi NGO with field offices worldwide, many of which are staffed by or support terrorists or mujahidin. The NGO is linked to al Qaida and other extremist NGOs.”</li> </ul>
24	<ul style="list-style-type: none"> <li>• <u>Ghanim Abdul Rahman al Harbi (# 516)</u> – According to the Summarized Sworn Detainee Statement and Summarized Answers in Response to Questions by the Tribunal Members: <ul style="list-style-type: none"> <li>• The training camp (al Farouq) he attended in Afghanistan was funded by Muslim charitable organizations that also funded schools, hospital and orphanages.</li> <li>• “It was a charity funded camp.”</li> <li>• “I am a government employee of a charitable organization.” “IIRO, International Islamic Relief Organization.”</li> </ul> </li> </ul>
25	<ul style="list-style-type: none"> <li>• <u>Tariq Mahmoud Ahmed al Sawah (# 535)</u> – According to his January 16, 2008 Unclassified Evidentiary Summary:   From 1990-1992, detainee lived in Bosnia and Croatia where he worked as a relief worker for the World Islamic Relief Organization. The detainee chose to go to the Balkans region after watching videos depicting the atrocities committed by Serbs against Bosnians, and eventually joined the Bosnian Third Army, whose members were predominantly Arab Mujahedin fighters. Detainee admitted to being a Mujahedin since 1992.   “The International Islamic Relief Organization, also known as the World Islamic Relief Organization, is the largest Islamic charity organization in Saudi Arabia. International investigations have disclosed the organization has connections to terrorist financing activities and its field offices throughout the world have supported terrorist activity.”</li> </ul>

26	<ul style="list-style-type: none"> <li> <p><u>Ahmed Hassan Jamil Suleyman (# 662)</u> – According to the March 28, 2005 Unclassified Evidentiary Summary:</p> <p>Detainee was reportedly a senior al Qaida commander and trainer, with contact to Osama bin Laden, Sheikh al Liby and Abu Zubayda. Detainee was a member of Makthab al Khidmat and associated with Jamat al Tabligh. Detainee is reportedly one of the sons of Abdallah Azzam, although U.S. authorities state there is no information to supports that assertion.</p> <p>“The detainee occasionally would perform volunteer work with the International Islamic Relief Organization (IIRO). The IIRO has connections to terrorist organizations and has channeled funds to Islamic extremists from Afghanistan.”</p> </li> </ul>
27	<ul style="list-style-type: none"> <li> <p><u>Abdul Latif Elbanna (# 905)</u> – According to the August 26, 2005 Unclassified Evidentiary Summary:</p> <p>“In 1990 the detainee worked at an Islamic Relief organization (IRO) called Haiat Ali Ghatha Al Islami Al Alamia. He lived for free at a guesthouse owned by the charity in the Hayat Abad district of Peshawar. Fighters from Afghanistan stayed at the guesthouse. The International Islamic Relief Organization/Hay-at al-Igathat al-Islamiyya al-Alamiyah of Saudi Arabia is designated a Tier 1 Non-Governmental Organization having demonstrated sustained and active support for terrorist organizations willing to attack U.S. persons or interests.”</p> </li> </ul>
28	<ul style="list-style-type: none"> <li> <p><u>Mammar Ameer (# 939)</u> – According to the July 25, 2005 Unclassified Evidentiary Summary:</p> <p>“The detainee is associated with Abu Oua’il, a former leader of the International Islamic Relief Organization (IIRO) and the information section within the NGO Muslim World League. The IIRO is an Islamic NGO with ties to extremist activities.”</p> </li> </ul>
29	<p><u>Tareekh Osama Files</u> – Al Qaida’s connections to the IIRO and MWL are supported by documents seized during a March 2002 raid of the Benevolence International Foundation’s (BIF) offices by Bosnia authorities. A BIF computer file named “Tareekh Osama” (or “Osama’s History”) contained numerous documents chronicling the formation of al Qaida and the participation of purported Islamic charities in al Qaida’s support infrastructure, including the IIRO and MWL.</p> <ul style="list-style-type: none"> <li> <p><u>BOS000020-21</u> – Letter from Osama bin Laden stating: “I ask that you communicate my greetings to Abu Al-Hasan Al-Madani and I hope that he will visit us if he has returned from Hijaz, and I also hope that you bring 500,000 Rupees at a minimum.”</p> </li> </ul>
30	<ul style="list-style-type: none"> <li> <p><u>BOS000022-27</u> – Document on MWL/IIRO letterhead: “And if he is being subjected to any pressures, let it be a secret (<i>agreement</i>), in a way that League offices will be opened as (<i>illegible</i>) for the Pakistanis, and the attacks will be launched from the (<i>these offices</i>) ...” “That the passports should not be kept with the Saudi (<i>Red</i>) Crescent in anticipation of the recall of Abu Al-Hasan by Saudi Arabia, and the changing of the director.”</p> </li> </ul>
31	<ul style="list-style-type: none"> <li> <p><u>BOS000053-54</u> – “Give our best regards to brother Abu Al-Hasan, may God protect him.”</p> </li> </ul>
32	<ul style="list-style-type: none"> <li> <p><u>BOS00067-69</u> – “Forming a committee to receive donations and maintain an account and the spending – the Crescent (<i>most likely</i>,</p> </li> </ul>

	<i>the Saudi Red Crescent</i> ), the Rabita ( <i>the Muslim World League</i> ), Sheikh Abdallah, the Relief Agency ( <i>Hayaat Al-Ighata</i> ), and Abu Mazin.”
33	<ul style="list-style-type: none"> <li>• <u>BOS000093-94</u> – Document identifies some of the founding members of al Qaida, including “Brother Wael Jleidan” who is part of the “committee to take care of the brothers’ problems, and of the financial matters.”</li> </ul>
34	<ul style="list-style-type: none"> <li>• <u>BOS000153-156</u> – Letter from Osama bin Laden himself, on Saudi Red Crescent letterhead, expressing to Jelaidan an urgent need for weapons: “Brother Abu Al Hasan we have an extreme need for weapons so I urge that you not provide them with more than 25% of the existing weapons.”</li> </ul>
35	<p><u>Reasons for Order of Justice B. Cullen in the Canadian Immigration Proceeding captioned <i>Minister of Citizenship and Immigration v. Mahmoud Jaballah</i>, Federal Court of Canada, DES-6-99</u> – According to Canadian court documents, Mahmoud Jaballah is a suspected member of Egyptian Al-Jihad and was jailed in Canada. Jaballah was accused of having contact with al Qaida operatives and spent three years working for the IIRO in Pakistan. During Jaballah’s immigration trial, Mr. Arafat El-Asahi, the Director of IIRO in Canada and a full-time employee of the Muslim World League, testified on Jaballah’s behalf. El-Asahi admitted that Jaballah had “worked as a principle (sic) of one of our organizations in Pakistan” and that he had been recommended by IIRO’s administrators in Pakistan for having excellent character and good behavior. El-Asahi also offered the following sworn testimony:</p> <ul style="list-style-type: none"> <li>• Q: During those eight years that you have been with the IIRO here in Canada, have you ever heard anything to the effect that the Canadian government has any concern whatsoever with respect to your office?</li> <li>• A: Let me tell you one thing, the Muslim World League, which is the mother of IIRO, is a fully government funded organization. In other words, I work for the government of Saudi Arabia. I am an employee of that government. Second, the IIRO is the relief branch of that organization which means that we are controlled in all of our activities and plans by the government of Saudi Arabia. Keep that in mind, please. . . I am paid by my organization which is funded by the [Saudi] government . . . The [IIRO] office, like any other office in the world, here or in the Muslim World League, has to abide by the policy of the Government of Saudi Arabia. If anybody deviates from that, he would be fired; he would not work at all with IIRO or with the Muslim World League.</li> </ul>
36	<p><u>United Nations Security Council Committee Report</u> – In the <i>Second Report of the Monitoring Group on Al-Qaida</i>, dated December 2, 2003, the U.N. Committee reports on the IIRO’s assistance to al Qaida:</p> <ul style="list-style-type: none"> <li>• 40. One important example of the use by Al-Qaida of charities and the difficulties in dealing with this issue touches directly on the activities of one of the largest Islamic umbrella charities, the International Islamic Relief Organization (IIRO) headquartered in Jeddah, Saudi Arabia. Most of that organization’s activities, and the activities of its associated charities, relate to religious, educational, social and humanitarian programmes. But IIRO, and some of its constituent organizations, has also been used, knowingly or unknowingly, to assist in financing Al-Qaida. While IIRO has not been presented to the Committee for possible listing, the United States has asked Saudi Arabia to look closely into the organization’s questionable activities. They have also offered to provide investigative assistance in this regard.</li> </ul>

	<ul style="list-style-type: none"> <li>• 41. The International Islamic Relief Organization has branch offices throughout the world, including 36 in Africa, 24 in Asia, 10 in Europe and 10 in Latin America, the Caribbean and North America. The bulk of its financial contributions come from private donations in Saudi Arabia. An endowment fund (Sanabil al-Khair) has been established to generate a stable income to finance its various activities. The charity also works in close association with the Muslim World League. Many prominent Middle East figures and financiers have associated themselves with this mainstream Islamic charity.</li> <li>• 42. Evidence produced recently in a Canadian court linked IIRO funding directly to Al-Jihad, a designated entity tied closely to Al-Qaida, and responsible for the bombing in 1998 of the American Embassies in Dar es Salaam and Nairobi. A recently published report by the United States Central Intelligence Agency also indicated that IIRO funds directly supported six Al-Qaida training camps in Afghanistan prior to 11 September 2001.<sup>d</sup> After that date, Pakistan also identified and expelled some two dozen Al-Qaida supporters who had been working for the IIRO-sponsored organizations in Pakistan.</li> <li>• 43. Allegations have surfaced in India and the Philippines that local IIRO officers and employees were directly implicated in Al-Qaida-related terrorist activities, including planned attacks against the American Consulates in Madras and Calcutta. The IIRO office in Zamboanga City, the Philippines, reportedly served during the early 1990s as the coordinating centre for secessionist Islamic activities, and as late as 1996 channeled money to the Abu Sayyaf group, another designated entity. That office was established and run by Mohammed Jamal Khalifa, the brother-in-law of Osama bin Laden.<sup>a</sup> More recently, IIRO, which operates in the United States as the Islamic Relief Organization, was tied to Soliman S. Biheiri and the Safa group of charities now under investigation in the United States for funding Al-Qaida-related activities.</li> <li>• 44. The Safa investigation has also highlighted the problematic issue of the use and mingling of charitable funds with investment and business funds. In that investigation, information was uncovered indicating that funds were provided by IIRO to Sana-Bell, Inc., a United States corporation for investment and business purposes. Those funds were subsequently transferred through various channels to Al-Qaida operatives, and to an Al-Qaida financier, Yassin al-Qadi, a designated individual. A number of the charities that have been implicated in Al-Qaida funding, and that have been designated by the Committee, have also been engaged in business ventures to supplement their revenues."</li> <li>• 51. The Rabita Trust was added to the list in October 2001. Its Saudi Chairman, Wa'el Hamza Julaidan (also spelled Jalaidan) was designated at the request of the United States and Saudi Arabia on 6 September 2002. There are nevertheless reports that Julaidan remains actively engaged in "charitable activities" and financial transactions. Julaidan currently lives in Saudi Arabia and is reportedly still working with the Saudi Joint Relief Committee for Kosovo and Chechnya, and serves as one of the directors of the Al-Haramain al-Masjid al-Aqsa Foundation in Bosnia and Herzegovina. The Rabita Trust retains its offices and other assets besides its frozen bank account. The Government of Pakistan is under local pressure to allow the Trust to move forward with its refugee repatriation activities.</li> </ul>
37	<u>German Intelligence Report Regarding The Third World Relief Agency (TWRA)</u> – German authorities, providing judicial assistance to

	<p>the Office of the Prosecutor of the International Court of Criminal Justice for the former Yugoslavia, conducted a review of the TWRA, a purported charitable organization that provided the people of Bosnia-Herzegovina with humanitarian assistance during the war in the former Yugoslavia. According to CIA intelligence, the TWRA was in fact aiding Islamic terrorist groups in the region. German authorities investigated two TWRA bank accounts and discovered large monetary transfers to those accounts from the Islamic world, including transfers of money from accounts held at National Commercial Bank. The report also shows a transfer debiting the TWRA, which was directed to the IIRO-Saudi Arabia. This transfer, dated 10/07/1992, amounted to \$15,043.46.</p> <p>Report further shows six (6) transactions directly linked to Jelaidan. Two transfers to the TWRA account were for \$3,999,998.55 and \$1,999,987.75. Also listed were four transfers from the aforementioned account to account number 573301587 of Bank Austria in Vienna to the amount of \$7,058,973.20. Mentioned in all four transfers from the account of the TWRA are among other things “Debt repayment Hasan Cengic”.</p>
38	<p><u>Government’s Evidentiary Proffer Supporting the Admissibility of Coconspirator Statements</u> – On January 6, 2003, federal prosecutors in <i>United States v. Enaam Arnaout</i>, United States District Court for the Northern District of Illinois, Case No. 02-CR-892, filed a Santiago proffer in the criminal prosecution of Enaam Arnaout. The evidentiary proffer details at length the pervasive involvement of the Benevolence International Foundation, and of its executives and employees, in sponsoring al Qaida’s global operations. As set forth in greater detail in the Santiago proffer, prosecutors discuss the “Tareekh Osama” files (including letters on MWL/IIRO letterhead discussing attacks being launched from “League” offices), and further detail how Wael Jelaidan was a leading support of the jihad in Afghanistan via his position with the IIRO:</p> <ul style="list-style-type: none"> <li>By way of background, Usama Bin Laden and Abdallah Azzam formed <i>Mekhtab al Khidemat</i> (“MK”) (the “Office of Services”) to support <i>mujahideen</i> in Afghanistan engaged in a conflict with the Soviet Union at a time prior to the Soviet withdrawal in 1989. Various relief organizations – including LBI, the BIF forerunner – worked with MK to provide travel documents, funds and other logistical support to the <i>mujahideen</i>. MK also worked with a number of other charitable/relief organizations, especially with Wael Julaidan (“Abu Hassan al Madani”) of the International Islamic Relief Organization (hereafter “IIRO”, sometimes referred to as “Igatha” based upon its Arabic name “<i>Hay’at al-Igatha al-Islamiya al ‘Alamiyaa</i>”), which was under the umbrella of <i>al Rabita al Alami al Islamiya</i>, also known as the Muslim World League (“MWL”). In many respects, Wael Julaidan was a leading supporter of the <i>jihad</i> through the relief organization network.</li> </ul>
39	<p><u>High Court of Justice, Queen’s Bench Decision, Between Al Rajhi Banking and Investment Corporation and the Wall Street Journal Europe SPRL – Amended Order of the Hon. Mr. Justice Eady (07/21/2003)</u> – Al Rajhi filed libel proceedings against the WSJ Europe over a 2001 article suggesting it was under suspicion for funding terrorism. The court found that the publicly available information set forth by the WSJ regarding the Saudi charities (MWL, IIRO, al Haramain, WAMY, and SJRC) and their support for Osama bin Laden, al Qaida, and other terrorist organizations ought to have been known to the bank:</p> <ul style="list-style-type: none"> <li>The Claimant, in breach of its duty, continued to provide banking facilities for (including special accounts for the public to donate to) the following “charitable” organizations notwithstanding that they had been publicly and credibly accused of providing terrorist support, and the Claimant allowed itself to be advertised widely in the Saudi and foreign (Arabic) media as providing such accounts.</li> </ul>



- The Defendant sets out below its case as to each of these five entities and as to the information that was publicly available concerning each of them, including in the media, of a kind that ought to have been seen, monitored, investigated and checked by the Claimant through its compliance department and/or by virtue of its own monitoring of media stories about itself.
- Judge Eady made the following points about the *IIRO*:
- *IIRO* is another offshoot of the *MWL* with connections to *MWL*, *Rabita Trust* and *SJRC*.
  - Offices of *MWL* and *IIRO* are often at the same location (e.g. 555 Grove Street – see below) and run by the same individuals.
  - Like *MWL*, *IIRO* was extensively used by the mujahideen during the Soviet-Afghan war.
  - At all material times, *Sanabel al-Kheer Inc.* was the investment arm of the *IIRO*. *Sanabel al Kheer Inc* was established in Virginia in 2000 with *Abdallah al Obaid* as its President. Its registered agent was *Yaqub Mirza* (President, *SAAR*) and its registered office was 555 Grove Street, Herndon, Virginia.
  - *IIRO* was banned from Kenya in September 1998 as a result of national security concerns following the 1998 terrorist attacks on the US embassies in Kenya and Tanzania. *Wadih el Hage* was found with documentary evidence connecting him to *IIRO*.
  - *IIRO*'s head in Pakistan was *Mohammed Jamel Khalifah*.
  - *Abdullah al Obaid* was President of the *IIRO* Executive Council in 1998 and in or about October 1998 publicly announced the members of the new Executive Council who included *Sulaiman Abdul Aziz Al Rajhi*, the Chairman, Managing Director and largest shareholder of the Claimant. Accordingly, over and above the publicly available information identified in this paragraph, the Claimant, through its Chairman and Managing Director, had inside information about *IIRO*.
  - Given these intimate connections between the *IIRO*'s investment arm and its Executive Council and the Claimant's Chairman, Managing Director and largest shareholder and the Al Rajhi family's employee, *Al Obaid*, and the family's *SAAR* associate, *Mirza*, the Claimant must have known or have been in a position to know (had it chosen to investigate) the suspicions which attach to *IIRO*.
  - Reports in the Arab press of an *IIRO* conference in December 2000 at which Prince Abdul Majeed called for those who wished to help the "al Aqsa intifada" (i.e. for terrorist attacks on Israel) to do so through *IIRO*.
  - Statements in "The Arab Volunteers in Afghanistan" (published in 1991 by *WAMY*) that indicate that *IIRO* was used by Al Qaeda to obtain money for the purchase of weapons.
  - Allegations in 2001 by *Janes Intelligence Review* that 70% of *IIRO* funds in the Philippines (its branch office having been run by bin Laden's brother in law) went "towards the purchase of weapons and equipment for Abu Sayyaf", a terrorist organization.



	<ul style="list-style-type: none"> <li>• Reports in the <i>Washington Post</i> in September 2001 that <i>IIRO</i>'s Secretary General admitted that the organization had donated US\$60 million to the Taliban.</li> <li>• Steps publicly taken by the Kenyan government after the 1998 bombings to put <i>IIRO</i> under investigation, and to suspend its operations on suspicion of complicity in the bombing.</li> <li>• Evidence presented in Court by the Canadian Government, in December 2001, to justify deportation of ex <i>IIRO</i> employee, Mahmoud Jaballah, to the effect that <i>IIRO</i> "secretly funds terrorism."</li> <li>• Reports of the deportation of <i>IIRO</i> members in Pakistan, September-November 2001, because they were allegedly funding/conspiring with Al Qaeda.</li> </ul> <p>Judge Eady further made the following points regarding the <i>SJRC</i>:</p> <ul style="list-style-type: none"> <li>• <i>SJRC</i> is headed by <i>Wa'el Julaidan</i>. It is the Defendant's case that the Claimant knew or ought to have known that <i>Julaidan</i> was a founder of Al Qaeda.</li> <li>• Further, as a member of the Executive Council of <i>IIRO</i>, a component member of <i>SJRC</i>, it is inconceivable that Sulaiman Abdul Aziz Al Rajhi did not know of <i>Julaidan</i>'s role.</li> <li>• The organization's Kosovo headquarters were raided by the UN's KFOR police in March 2000, and this raid also received world-wide publicity including from the BBC. The BBC publicized an intelligence document which it said was prepared by US agencies and supplied by the US government to the UN, and reported that "It claims Adel bin Kazem and <i>Wa'el</i> Hamza Jalaidan, the Committee's (ie <i>SJRC</i>'s) former Director, are 'associates of Usama bin Laden' and that Mr Jalaidan helped Bin Laden 'move money and men to and from the Balkans'"... (BBC News 3 April 2000).</li> <li>• These matters put the Claimant on notice of the terrorist potential of services it was providing to <i>SJRC</i> and its components, namely <i>WAMY</i>, <i>IIRO</i>, <i>MWL</i> and <i>Al Haramain</i>.</li> </ul>
40	<p><u>Testimony of Steven Emerson Before the House Committee on Financial Services Subcommittee on Oversight and Investigations, <i>Investigating Patterns of Terrorism Financing</i>, February 12, 2002 – Emerson makes a number of points about the <i>IIRO</i>:</u></p> <ul style="list-style-type: none"> <li>• During his deportation hearing, Jaballah stated he worked for the <i>IIRO</i> in Peshawar, Pakistan, in the capacity of "teaching orphans." Despite these claims, a diagram introduced by the Canadian government at the trial tells a different story. The diagram illustrates the connections between various individuals and organizations all linked to Al Jihad. An arrow beginning at <i>IIRO</i> and pointing directly to Al Jihad has the words "Secretly funds terrorism" superimposed upon the arrow. It is the Canadian government's contention, then, that <i>IIRO</i> funds terrorism clandestinely. Jaballah was eventually "processed for deportation as a threat to national security."</li> </ul>

	<ul style="list-style-type: none"> <li>• IIRO branches provide more than a base for recruitment for terrorists. They also provide material support, instructions, and funding. On January 7, 1999, according to Karnal Singh, a deputy inspector-general of police in India, the U.S. consulates in Madras and Calcutta were targeted by a Bangladeshi national, Sayed Abu Nasir, on orders from among others, Sheikh Al Gamdin, President of the IIRO, Asia.</li> <li>• After September 11, 2001 Pakistan deported 89 Arab aid workers in order to cut support for Bin Laden and al-Qaeda. Among the organizations that employed these workers was the IIRO.</li> <li>• In the Philippines, the IIRO office in Zamboanga City is the coordinating center for secessionist Islamic militants in the southern region of the country where Muslims are the majority. IIRO's Zamboanga City office, which was established some time in the early 1990s, was under the direct control of Mohammad Jamal Khalifa, the brother-in-law of Osama Bin Laden.</li> <li>• According to reliable reports, western intelligence sources have traced IIRO money transfers to bank accounts in London, England and Amman, Jordan; which is then channeled through front groups to Palestinian Hamas-backed organizations in the West Bank and Gaza Strip. Mohammed al-Zawahiri, brother of Dr. Avman al- Zawahiri who is one of Osama Bin Laden's top lieutenants, worked all over the world for the IIRO.</li> </ul>
41	<p><u>Center for Contemporary Conflict, <i>Al Qaeda Finances and Funding to Affiliated Groups</i>, January 2005</u> – The reports states the following regarding the IIRO:</p> <ul style="list-style-type: none"> <li>• “The the IIRO has also been used to channel funds to al Qaeda. According to a CIA report funds raised through the International Islamic Relief Organization were used to support at least six Al Qaeda training camps in Afghanistan prior to 9/11. Evidence produced in Canadian Court proceedings also linked the IIRO directly to groups responsible for the 1998 bombings of the American Embassies in Dar es Salaam and Nairobi. The former head of the IIRO office in the Philippines, Muhammad Jamal Khalifa, was also accused of links to al Qaeda and terrorist activities. IIRO's current Secretary General, Dr. Adnan Khaleel Pasha, has sought to clean house and steer clear of any links to al Qaeda. However, the IIRO, under his direction continues to provide direct support to Hamas activists.”</li> </ul>
42	<p><u>Hearing before the Committee on Governmental Affairs of the United States Senate entitled, <i>Terrorism Financing: Origination, Organization and Prevention</i>, held on July 31, 2003</u> – Testimony by former Israeli Ambassador to the United States Dore Gold references the IIRO:</p> <ul style="list-style-type: none"> <li>• Let me move now into the issue of the terrorist financing with direct implications for your Committee and for your concerns. This may be difficult for you to read, but this particular element of the powerpoint presentation outlines the three largest Saudi charities that have been suspected of being involved in terrorist financing: IIRO, WAMY – that is the World Assembly of Muslim Youth – and al-Haramain.</li> <li>• Now, in following how these organizations have been active, probably one of the earliest sources of evidence of some problem in the way that these organizations function comes from documents that were found in Bosnia in the late 1980's. One of these</li> </ul>

	<p>documents is on the stationery of the International Islamic Relief Organization, and it summarizes a meeting between bin Laden representatives and the Secretary General of the Muslim World League.</p> <ul style="list-style-type: none"> <li>But I think what directly relates to Israel is the following document. In Operation Defensive Shield in the West Bank, when Israel went into Palestinian headquarters, a number of Saudi documents were found, not just Palestinian documents, on the pattern of terrorist funding. This document is on stationery of the International Islamic Relief Organization, and it summarizes the disbursement of \$280,000 to 14 Hamas front organizations.</li> </ul> <p>Steven Emerson also testified at the hearing and said the following about the MWL and IIRO:</p> <ul style="list-style-type: none"> <li>However, it is absolutely clear that U.S. investigators, law enforcement for the FBI and intelligence investigators at the CIA, have collected abundant material showing MWL connections to al-Qaeda and to Hamas during the past 20 years – 15 years in Hamas, to be specific, and in the case of al-Qaeda going back to the late 1980's. Similarly, other groups in Saudi Arabia, NGOs such as the International Islamic Relief Organization, established in 1978 as an arm of the MWL. Let me just briefly point out that in 1994, Muhammad Jamal Khalifa, Osama bin Laden's 37-year-old brother-in-law, was arrested in California coming from the Philippines. In his possession were documents connecting Islamic terrorist manuals to the International Islamic Relief Organization, the group that he had headed in the Philippines. In addition, the Canadian Government has stated in testimony in Canadian courts in the last 2 years that the IIRO secretly funded terrorism. I think it is also important to note that Fayez Ahmed Alshehri, one of the September 11 airline hijackers, told his father before he set out for the hijacking conspiracy that he was going to work for the IIRO.</li> </ul>
43	<u>IIRO/MWL Khalifa Press Releases</u> – notifications from the Director General of the IIRO, Dr. Farid Qurashi, and the General Secretary of the MWL, Dr. Abdullah Nasseef, announcing that Khalifa is the Regional Director of the IIRO in South-East Asia and is authorized to sign agreements with governments in that region on behalf of the IIRO and MWL.
44	<u>Dar al Imam al Shafi'i Terrorism Curriculum</u> – Evidence seized by U.S. authorities during the 1994 arrest of Mohammed Jamal Khalifa in California included this document identifying the curriculum for the Dar al Imam al Shafi'i in the Philippines, a terrorist training school founded by Khalifa and funded by the IIRO. Students at the school are taught on the finer points of assassination, kidnapping, bombing churches, martyrdom operations, methods of torture, explosives and weapons training.
45	<u>Khalifa Fingerprints and other Info</u> – Khalifa was arrested by the FBI on or around December 16, 1994 at the San Francisco airport as he attempted to leave the country. At the time of his arrest, Khalifa was traveling with Mohamed Loay Bayazid, a senior al Qaida officer who had tried to purchase uranium on behalf of al Qaida. Khalifa was detained in the United States until May 1995 when he was eventually released to Jordanian authorities to face charges associated with his involvement in a Jordanian terrorist cell that was responsible for the deaths of several individuals during a movie theater bombing. Khalifa had been tried in absentia by the Jordanians for the bombing, found guilty, and was sentenced to death by hanging. Following his arrival in Jordan, Khalifa's conviction was thrown out as one of the key witnesses recanted his confession. Fingerprints taken following arrest. Attached FBI documentation states: "Basis For Caution – Known Terrorist."
46	<u>December 16, 1994 letter from Philip C. Wilcox, Jr., Department of State Coordinator for Counterterrorism, to Immigration Judge</u> –

	advising that Khalifa has been identified as the financier of the attack on the Jordanian movie theater. Mr. Wilcox further advises “the United States Government has evidence that Muhammad Jamal Khalifa, who has lived in the Philippines for a number of years, has provided financial support to the Philippine terrorist group Abu Sayyaf. We also have information that while in the Philippines he has been involved in organizations closely linked to Hamas....”
47	<u>December 20, 1994 letter from Philip C. Wilcox, Jr., Department of State Coordinator for Counterterrorism, to Immigration Judge</u> – advising that: (i) Khalifa has provide support to terrorist groups in the Philippines; (ii) Khalifa has helped organize efforts by former fighters in Afghanistan to provide training and assistance to terrorists in the Philippines; (iii) Khalifa has extensive ties to Hamas; and (iv) Khalifa has ties to Gama’t Islamiya.
48	<u>December 23, 1994 letter from Philip C. Wilcox, Jr., Department of State Coordinator for Counterterrorism, to Immigration Judge</u> – advising that the State Security Court in Jordan found Khalifa guilty and imposed a capital sentence. Based on his experience, Wilcox concludes that Khalifa has engaged in serious terrorist offenses, and that Khalifa’s release in the United States would endanger U.S. national security.
49	<u>January 5, 1995 letter from Philip C. Wilcox, Jr., Department of State Coordinator for Counterterrorism, to Immigration Judge</u> – advising that the Government of Jordan informed them “that Muhammad Khalifa was found guilty of the charge of participating in a conspiracy with the intention of committing terrorist acts, but was acquitted of the related charges of possessing explosive materials and membership in an illegal society.”
50	<u>May 22, 1995 Confidential Memo from Philip C. Wilcox, Jr., Department of State Coordinator for Counterterrorism, to the Secretary of State</u> – advising that Khalifa was successfully deported to Jordan and stating: “Khalifa, a Saudi national, was convicted of terrorist crimes in absentia last year in Jordan. We believe he is an important financier for radical Islamic organizations, including the Abu Sayyaf Group in the Philippines.”
51	<u>December 1994 Cable from American Embassy in Amman to Secretary of State in Washington D.C.</u> – discussing the “arrest in U.S. of terrorist financier Muhammad Khalifa now under indictment in Jordan.”
52	<u>December 1994 Cable from American Embassy in Amman to Secretary of State in Washington D.C. and American Embassies</u> – discussing “legal questions on Muhammad Jamal Khalifa case;” concerns that Khalifa may be entitled to a new trial in Jordan because he did not have full legal representation when he was tried in absentia.
53	<u>December 1994 Cable from Secretary of State in Washington D.C. to American Embassy in Khartoum</u> – “Khalifa is an officer of an Islamic NGO in the Philippines that is a known Hamas front and has financed terrorist operations. Khalifa is reported to be the brother in law of Usama Bin Laden, the Sudan-based financier of Islamic extremists. Khalifa is believed to have provided support to the Philippine terrorist group Abu Sayyaf.”
54	<u>December 1994 Cable from Secretary of State in Washington D.C. to American Embassy in Khartoum</u> – Khalifa is a “known financier of terrorist operations and an officer of an Islamic NGO in the Philippines that is a known Hamas front. He is under indictment in Jordan in

	connection with a series of cinema bombings earlier this year.”
55	<u>December 1994 Cable from Secretary of State in Washington D.C. to American Embassy in Khartoum</u> – discussing sentencing of 25 defendants in Jordanian trial; Khalifa sentenced to death by hanging.
56	<u>January 1995 Cable from American Embassy in Amman to Secretary of State in Washington D.C.</u> – discussing Abdallah Kamil Abdallah al Hashayikah, Khalifa’s co-defendant in Jordanian trial for the cinema bombing. Al Hashayikah was sentenced to death by hanging; was believed to have started the terrorist organization responsible for the bombing. “From mid-1993 until late-1993, subject worked in the Philippines, where he frequented the Imam Al-Shafi Center, led by defendant Muhammad Jamal Khalifa.”
57	<u>January 1995 Cable from American Embassy in Amman to Secretary of State in Washington D.C.</u> – discussing Zakariya Muhammad Dawud Qasim, Khalifa’s co-defendant in Jordanian trial for the cinema bombing. Qasim was sentenced to death by hanging; was “believed to have traveled to Yemen to meet the financier of the terrorist group, Muhammad Jamal Khalifa.”
58	<u>January 1995 Cable from American Embassy in Amman to Secretary of State in Washington D.C.</u> – discussing charges against Khalifa in relation to the cinema bombing, including his relationship with co-defendants al Hashayikah and Qasim/ Khalifa “is believed to have financed the terrorist operation that conducted the cinema bombing. In 1993, [Khalifa] led the Imam al-Shafi center in the Philippines, where he met defendant Abdallah al-Hashayikah.”
59	<u>January 1995 Cable from American Embassy in Amman to Secretary of State in Washington D.C.</u> – Osama bin Laden was apparently questioned regarding his possible involvement in the Jordanian cinema bombing; discussing that Bin Laden is a relative of Khalifa, “who was sentenced in absentia to death by hanging for his involvement in the bombings.”
60	<u>January 1995 Cable from Secretary of State in Washington D.C. to American Embassy in Riyadh</u> – “Saudi Embassy Briefed on Khalifa Case;” Philip C. Wilcox, Jr., Department of State Coordinator for Counterterrorism, met with unidentified person at the Saudi Embassy on January 11, 2005 to brief him on the status of the deportation proceedings against Khalifa.
61	<u>April 1995 Cable from American Embassy in Amman to Secretary of State in Washington D.C.</u> – stating that the Department of Justice “may not wish to deport Khalifa and is considering prosecuting him for passport fraud or holding him as a material witness in the World Trade Center case.” Officials were concerned that a refusal by U.S. authorities to deport Khalifa may be viewed as a betrayal of an agreement. The DOS Cable states that would not be the case. Jordanian officials believe that it would probably be hard to win a conviction on retrial in Jordan, largely because the prosecution presented little evidence against Khalifa in the initial trial.
62	<u>April 1995 Cable from American Embassy in Amman to Secretary of State in Washington D.C.</u> – discussing April 4 raid by Muslim extremist group Abu Sayyaf which left 53 people dead, including speculation that the Moro National Liberation Front (“MNLF”) and the Moro Islamic Liberation Front (“MILF”) also participated in the attack. “There is increasing speculation on the foreign support allegedly received by Abu Sayyaf. President Ramos said that Prime Minister Bhutto had disclosed to him the existence of training camps in Afghanistan where international terrorists, including ASG, are being trained. The press has also labeled Mohammed Jamal Khalifa, the former head of the International Islamic Relief Organization in Manila, as a principal financier of Abu Sayyaf.”

63	<u>April 1995 Cable from American Embassy in Manila to Secretary of State in Washington D.C.</u> – discussing the government of the Philippines’ request to delay Khalifa’s deportation. President Ramos spoke with Rep. Dana Rohrabacher and discussed the question of international links to the Abu Sayyaf Group, including the involvement of Khalifa. Ramos wanted the U.S. to delay the deportation to explore possible ties with religious extremist group.
64	<u>April 1995 Cable from Secretary of State in Washington D.C. to American Embassy in Amman</u> – discussing Khalifa’s intent to waive further deportation proceedings and agree to be deported to Jordan. The Department of Justice was uncertain whether to deport Khalifa because of information about his financial connection to Ramzi Ahmed Yousef and other terrorists. “DOJ is considering either prosecuting Khalifa on passport fraud charges or holding him as a material witness for the prosecution of Ramzi Ahmad Yousef for the bombing of the World Trade Center.”
65	<u>November 1996 Cable from American Embassy in Amman to Secretary of State in Washington D.C.</u> – stating that “Muhammad Jamal Khalifa, brother-in-law of Osama Binladin, was convicted in absentia on terrorism-related charges in Jordan in Amman. After Khalifa’s deportation from the U.S. to Jordan the next year, a state security court reviewing the original trial acquitted him of the charges.”
66	<u>October 2001 Cable from Secretary of State in Washington D.C. to American Embassies</u> – stating that “Philippine authorities reported that Saudi national Muhammad Jamal Khalifa who ran two Islamic nongovernmental organizations in Manila was the major financier of the terrorists arrested there. Khalifa who has also been implicated in terrorist activities in Jordan is Bin Ladin’s brother-in-law.”
67	<u>April 2004 Cable from Secretary of State in Washington D.C. to American Embassies</u> – IIRO is “tied to al-Qaida and other terrorist organizations. For example, IIRO has been cited as the principal sponsor of terrorist training camps in Afghanistan during the Taliban regime. IIRO has also been cited as the conduit for funds from Usama Bin Laden to terrorist organizations, specifically that the Abu Sayyaf cell in Manila was founded with money sent by Bin Laden to Mohamed Jamal Khalifa through IIRO.”
68	<u>June 2004 Cable from Secretary of State in Washington D.C. to American Embassy in Ankara</u> – “The USG believes that some elements of the International Islamic Relief Organization (IIRO) have been exploited by terrorists and their financiers as a means of transferring assets, providing organizational cover, or otherwise supporting extremist, violent operations.” The cable further states the “IIRO has been cited as the principal sponsor of terrorist training camps in Afghanistan during the Taliban regime. IIRO has also been cited as the conduit for funds from Usama Bin Laden to terrorist organizations, specifically that the Abu Sayyaf cell in Manila was founded with money sent by Bin Laden to Mohamed Jamal Khalifa through IIRO.”
69	<u>January 2007 Cable from American Embassy in Antananarivo to American Embassies</u> – reporting on the murder of Osama Bin Laden’s brother-in-law, Khalifa, in Madagascar.
70	<u>February 2007 Cable from American Embassy in Antananarivo to Secretary of State in Washington D.C. and American Embassies</u> – providing update on murder of Khalifa including journalists rushing to report on “Khalifa’s alleged association with terror funding,” and fears that Khalifa’s relationship with Bin Laden may impact the security situation in Madagascar.

71	<u>Khalifa's Non-Immigrant VISA Application dated February 8, 1994</u> – Home address is Bin Laden Company, P.O. Box 958, Jeddah.
72	<u>Khalifa's passport, visa and immigration papers, business cards, airline tickets, Kingdom of Saudi Arabia driver's license</u> – included photocopies of a phone/address booklet seized from Khalifa, with handwritten notes for the "IIRO" and the "IRIC," including phone numbers. <u>Note:</u> investigative reports on Khalifa's arrest assert that Khalifa's phone and address books had listings for members of al Qaida's terrorist elite, including Osama bin Laden. Khalifa's notes also reportedly had the pager number for Wali Khan Amin Shah, a close associate of bin Laden who was conspiring with Khalid Sheikh Mohammed to bomb 12 U.S. bound airliners over the Pacific Ocean.
73	<u>January 9, 1995 Oral Decision of the Immigration Judge</u> – ordering that Khalifa will be held without bail (acknowledging letters from from Philip C. Wilcox, Jr., Department of State Coordinator for Counterterrorism, Khalifa's support for terrorist groups, Khalifa's conviction in Jordan, etc.).
74	<u>January 18, 1995 Government's Reply to Respondent's Motion to Reopen and Reconsider Decision of the Immigration Judge Denying Bond</u> – Judge Denying Bond (Khalifa asking Immigration Judge to reconsider decision regarding validity of the Jordanian court's findings; further discussing Khalifa's connection to cinema bombing in Jordan; Khalifa's nickname is Abu El Bar'a ("brother Abu El Bar'a"); in charge of the school for terrorism; Khalifa is an extreme flight risk and threat to national security; terrorist school manual seized from Khalifa's luggage).
75	<u>March 10, 1995 Government's Response Brief in Support of Decision of the Immigration Judge Denying Respondent Bond</u> – stating that officials of the U.S. and Jordan have identified Khalifa as an international terrorist; Khalifa has engaged in a repeated pattern of providing financial, logistical and training assistance to international terrorists; threat to U.S. national security; Khalifa has been convicted in absentia for his participation in a terrorist conspiracy in Jordan; Khalifa's references to his humanitarian works with the Muslim World League and International Islamic Relief Organization "is a tremendous hoax" as Khalifa has been providing support to terrorist groups in the Philippines which have undertaken bombings of civilian targets in that country.
76	<u>May 4, 1995 decision of Board of Immigration Appeals</u> – Finding that Immigration Judge properly concluded that Khalifa was a bail risk and correctly Ordered him detained without bond (discussing evidence of Khalifa's connections to Jordanian terror cell, links to training camp in the Philippines, and letters from Philip C. Wilcox, Jr., Department of State Coordinator for Counterterrorism).
77	<u>Translated statements of Jordanian co-defendant Abdul Al Hasheikeh</u> – says he was in the Muslim World League; met Khalifa as representative of the MWL in the Philippines and talked to him about supporting an organization (terrorist cell) in Jordan; in 1993 he traveled to the Philippines to work as a teacher for the Islamic Sharia at the Institute of Dar Al Imam Al Shafi'i and associated with the MWL; the MWL has its headquarters in the Kingdom of Saudi Arabia; the head of the League's office in the Philippines is Khalifa who is the brother-in-law of Osama Bin Laden who supports extremist Islamic organizations and has training camps in Yemen; Khalifa has a relationship with the late Abdullah Azzam and both had activities in Afghanistan.
78	<u>Additional Evidence of Relationship With Khalifa</u> – Documentation seized from Khalifa during his 1994 arrest by U.S. authorities included an Arabic handwritten letter from Abu al Bara (a/k/a "Khalifa") to Amer Mahdi Saleh, discussing a communication he received



	<p>from Abu Al Hassan (a/k/a “Wael Jelaidan”) that Saleh was going to transfer money to him. Khalifa directs Saleh to transfer the money to Khalifa’s account in the Philippines:</p> <ul style="list-style-type: none"> <li>• Account No. 1514-0011-26</li> <li>• Bank of the Philippine Islands</li> <li>• T.M. Kalaw Branch – Manila, Philippines</li> </ul>
79	<p><u>Transcript Excerpts from Videotape Interviews of Jamal al Fadl</u> – submitted as evidence in <i>United States v. Fazul Abdullah Mohammed, et al.</i>, Case No. 01-1535-cr(L), United States Second Circuit Court of Appeals, filed June 14, 2007, pp. SA-894-901 (former al Qaida member Jamal al Fadl told U.S. authorities that Jelaidan ran the IIRO office in Peshawar, Pakistan which was responsible for providing IIRO identification cards to al Qaida and other mujahideen in order to get them across the Pakistan-Afghanistan border).</p>
80	<p><u>June 2, 2004 FBI Report</u> – summarizing an interview with a cooperating witness (believed to be Jamal al Fadl) details that the IIRO office in Peshawar, managed by Jelaidan, facilitated the purchase of weapons for al Qaida during the war in Afghanistan. “Julidan was one of Bin Laden’s closest friends at the time.”</p>
81	<p><u>Golden Chain</u> – Jelaidan is identified on the Golden Chain as a major recipient of financial assistance from wealthy supporters. These wealthy financial donors include: Khalid bin Mahfouz, Adel Batterjee, the bin Laden brothers (unnamed), Sulaiman Abdul Aziz al Rajhi, and others.</p>
82	<p><u>INTERPOL Fusion Taskforce – Financing Terrorism and Charities (July 2003)</u> – (discussing Al Haramain al Masjed al Aqsa, SJRC, SHC and others). Report states:</p> <ul style="list-style-type: none"> <li>• Sulaiman Abdulaziz al Rajhi managed the National Commercial Bank budget of the SJRC. Al Rajhi’s bank was used by al Haramain, IIRO and MWL to funnel funds to support terrorism.</li> <li>• SJRC has been connected to Osama bin Laden and two of his top operatives: Wa’el Hamza Jelaidan and Adel Muhammad Sadiq bin Kazem.</li> <li>• Jelaidan is often referred to as a co-founder of al Qaida.</li> </ul>
83	<p><u>September 6, 2002 U.S. Treasury Designation</u> – Joint designation of Jelaidan by the United States and Saudi Arabia. “Julaidan has been the head of various non-governmental organizations providing financial and logistical support to the al Qaida network.”</p>
84	<p><u>Statement of Yassin Abdullah Kadi to the Office of Foreign Assets Control</u> – Kadi states that he has known Jelaidan since the 1980s and confirms that Jelaidan introduced SDGT Chafiq Ayadi to al Kadi; Jelaidan had been head of the Saudi Red Crescent. Kadi further states that he hired Ayadi to be the Director of Muwafaq’s European activities. Jelaidan was the executive director of the SJRC in Albania and</p>



	Kosovo and Kadi would provide support to the SJRC via his Albanian companies.
85	<p><u>Rabita Trust – October 12, 2001 Designation</u> – Treasury provided the following background information on Rabita:</p> <p>Rabita Trust is a Pakistani non-governmental organization (NGO) designated for its close ties to senior al Qaida leadership and for providing logistical and financial support to al Qaida. In February 2000, Wa’el Hamza Julaidan was appointed to the Board of Trustees of the Rabita Trust and served as its Director General. Julaidan was jointly designated on September 6th, 2002 by Saudi Arabia and by the United States under Executive Order 13224. Julaidan is a Saudi citizen and a close associate of Usama bin Laden, having fought with bin Laden in Afghanistan in the 1980s. Bin Laden himself acknowledged his close ties to Julaidan during a 1999 interview with al-Jazeera TV. Julaidan is also linked to Makhtab al-Khidamat as well as al Qaida lieutenants Ayman al-Zawahiri, Abu Zubaida, and Mohammed Atef.</p>
86	<p><u>Al Haramain &amp; Al Masjed Al Aqsa Charity Foundation – May 6, 2004 Designation</u> – According to the Treasury’s designation:</p> <p>According to information, the Bosnian branch of this entity has significant financial ties to al Qaida financier Wa’el Hamza Julaidan who was designated by the Treasury Department on September 6, 2002. Al-Haramain &amp; Al Masjed Al-Aqsa Charity Foundation also provided financial support to Al Furqan.</p> <p>Treasury also provided the following background information on Al Haramain:</p> <p>The Al-Haramain &amp; Al Masjed Al-Aqsa Charity Foundation (AHAMAA) has significant financial ties to the Bosnia-based NGO Al Furqan, and al Qaida financier Wa’el Hamza Julaidan, who was designated by the Treasury Department on September 6, 2002. Wa’el Hamza Julaidan, a Saudi citizen, is a close associate of Usama bin Laden. Julaidan fought with bin Laden in Afghanistan in the 1980s. Bin Laden himself acknowledged his close ties to Julaidan during a 1999 interview with al-Jazeera TV. As a member of the Board of Directors for AHAMAA, Julaidan opened three bank accounts on behalf of the NGO between 1997 and 2001 and continued to have authorization to handle two of their accounts as a signatory on two the NGO’s Bosnian accounts.</p>
87	<p><u>BBC News</u> – In an April 3, 2000 report titled, <i>US Fears Terrorist Attack in Kosovo</i>, the article discusses a raid conducted by K-For military police on a house rented by the SJRC because “they believe members of the SJRC are linked with Osama bin Laden, the man suspected of being behind the attacks on the US embassies in Kenya and Tanzania.” Importantly, a secret U.S. document naming two former members of the SJRC is seen by the BBC which “claims Adel Muhammad Sadiq Bin Kazem, and Wa’el Hamza Jalaidan, the Committee’s former Director, are ‘associates of Osama bin Laden’ and that Mr Jalaidan helped Mr bin Laden ‘move money and men to and from the Balkans.’”</p>
88	<p><u>Partisan Review</u> – In the March 2003 article titled, <i>Islamic Fundamentalism in the Balkans</i>, the author discussed how Wahhabis have appeared all over Bosnia-Herzegovina and Kosovo, and in 1999 two million Saudi riyals were spent by the SJRC to sponsor 388 religious “propagators,” with the intent of converting Kosovars to Wahhabi fundamentalism. According to the report: “It was characteristic that a greater proportion of Saudi aid was spent on fundamentalist ‘propagators’ and on mosque building than on broader humanitarian needs.”</p>
89	<p><u>IslamOnline.net</u> – The March 29, 2004 article, <i>Riyadh to Close Charities Overseas</i>, discussed how Saudi Arabia plans to close charities</p>

	and relief organizations such as the SJRC and World Assembly of Muslim Youth, and place their funds under the control of a newly established body. “Analysts believe the kingdom has yielded to Washington, which has been laying huge pressures on Arab and Islamic countries, particularly Saudi Arabia to regulate charity operations, claiming that funds usually end up in the hands of ‘terrorists.’
90	<u>National Commercial Bank Annual Report (1996)</u> – NCB has publicly claimed to play a role “for the good of society and the benefit of the community” to support “worthwhile and deserving causes, locally, nationally and internationally” by donating its own funds to the IIRO and others.
91	<u>Testimony of Vincent Cannistraro</u> – During an October 2001 hearing before the House Committee on International Relations, the Central Intelligence Agency’s Former Chief of Counterterrorism Operations, Cannistraro stated: “ <i>There is little doubt that a financial conduit to Bin Laden was handled through the National Commercial Bank, until the Saudi Government finally arrested a number of persons and closed down the channel. It was evident that several wealthy Saudis were funneling contributions to bin Laden through this mechanism.</i> ”
92	<u>U.S. News &amp; World Report, A Helping Hand from Saudi Arabia</u> , July 8, 1996 (Western intelligence sources “believe that the IIRO, one of the largest nongovernmental organizations in Saudi Arabia, is a major clearinghouse for an estimated \$20 million a year in Saudi financial aid to Islamic extremists in Gaza and the West Bank.”).
93	<u>Daily News, It’s More Than Just Who Plants Explosives</u> , July 31, 1996 (IIRO is a major funnel for Saudi support to Hamas; “Western intelligence services have traced IIRO money transfers to bank accounts in London and Amman, Jordan, and from there to front organizations that transferred the money to Hamas backed groups in the West Bank and Gaza.”).
94	<u>Interview with Dr. Abdullah bin Saleh al-Obeid, Secretary General of the Muslim World League</u> , published in <i>The Muslim World</i> magazine on July 21-27, 1997 (“Answering a question on the reports the League’s funds being funneled to extremist groups, Dr. al-Obeid said, “This is a closed chapter .... It has already been proven that there were people who exploited the situation and misused some funds ....”).
95	<u>Inter-Press Services/Global Information Network, Kenya: Gov’t Shuts Down Five Islamic Relief Agencies</u> , September 10, 1998 (discussing Kenya’s decision to ban five Islamic agencies for allegedly “supporting” terrorism, including the IIRO and al Haramain).
96	<u>Associated Press Worldstream</u> , International News Briefs from South Africa, Kenya, Portugal, Nigeria and the Ivory Coast, September 18, 1998 (discussing how Kenya lifted the ban relative to the IIRO, MWL, al Haramain, and Mercy International so representatives could challenge the ban).
97	<u>Japan Economic Newswire, Bin Laden Providing Money, Military Aid to MILF</u> , February 13, 1999 (“Khalifa himself is instrumental in funneling funds to the MILF and the extremist Abu Sayyaf Group, another Muslim rebel faction in Mindanao, through a relief agency he had set up in the southern Philippine city of Marawi more than seven years ago. The relief agency, International Islamic Relief Organization (IIRO), is a local branch of the Jeddah-based social agency of the Muslim World League, the report said.”).
98	<u>Frontline, A Terrorist Plot Unearthed</u> , February 27-March 12, 1999 (discussing the arrest of Sed Abu Nasir, a top Lashkar-e-Taiba activist

	alleged to have been supervising an operation to bomb the U.S. Consulates in Chennai and Calcutta. "Nasir first made contact with the Islamic Right when he began working for the International Islamic Relief Organisation (IIRO) in 1991. The Saudi Arabia-based IIRO is engaged in charitable work in strife-torn areas such as Bosnia. It has also been closely associated with the billionaire terrorist Osama bin Laden. Transferred to the IIRO office in Bangkok and then to Lahore, Nasir made contact with the Lashkar-e-Taiba establishment, including its operations commander for terrorist activity in India Azam Cheema, field commander Abdul Karim 'Tunda', and supreme religious leader and head of its patron body, the Markaz Dawa wal'Irshad, Hafiz Mohammad Sayeed.").
99	<a href="http://www.immlawyers.com">www.immlawyers.com</a> , <i>Overseas Immigration News</i> , May 21, 1999 (discussing case of Mahmoud Jaballah in Canada; Jaballah worked for the IIRO in Pakistan; Immigration Canada claims in court documents that the IIRO "secretly funds terrorism," by raising money for Al-Jihad.).
100	<u>ITAR-TASS</u> , <i>Russian Troops Find Arab, Bosnian Passports in Chechnya</i> , February 21, 2000 ("Judging from the applications to International Relief Organization, attached to the personal documents, this Islamic organization arranged for the transportation of mercenaries to Chechnya. The main office of the organization is in Saudi Arabia.").
101	<u>Philippine Daily Inquirer</u> , <i>Bin Laden Funds Abu Sayyaf Through Muslim Relief Group</i> , August 9, 2000 ("Muslim relief organization is a conduit for funds to the Abu Sayyaf from Saudi billionaire, Osama Bin Laden, the US Public Enemy No. 1, and his brother-in-law, Mohammad Jamal Khalifa ... supported by police and military intelligence reports that state Bin Laden and Khalifa in 1992 set up the International Islamic Relief Organization Inc. (IIRO) with offices in Makati and in several cities in Mindanao as a front organization for funding terrorist activities. The IIRO, according to the intelligence report, was working under the Muslim World League, an organization wholly financed by the Saudi Arabia government.").
102	<u>Philippine Daily Inquirer</u> , <i>Gemma Linked to Bin Laden Group Funding Sayyaf, MILF</i> , August 10, 2000 ("Tourism Secretary Gemma Cruz-Araneta has been linked to a Muslim relief organization allegedly being used by accused international terrorists Osama bin Laden and his brother-in-law Mohammad Jamal Khalifa as a front to finance the operations of the Abu Sayyaf and the Moro Islamic Liberation Front.... Araneta served as board member and treasurer of the International Islamic Relief Organization (IIRO) which works under the Muslim World League.").
103	<a href="http://www.e-borneo.com">www.e-borneo.com</a> , <i>Osama Gave Funds to Abu Sayyaf: Manila</i> , August 10, 2000, ("Mr. Mercado was reacting to a report by the Philippine Daily Inquirer newspaper yesterday, quoting a former member of the Abu Sayyaf group as saying that Bin Laden and his brother-in-law Mohammad Jamal Khalifa had set up the International Islamic Relief Organisation (IIRO) in 1992 only to serve as a front for funding extremist groups.").
104	<u>Philippine Daily Inquirer</u> , <i>Police Officer Claims Bin-Ladin's Networks in Philippines Remains Intact</i> , September 20, 2001 ("Budding Islamic fundamentalist groups in Mindanao, according to Mendoza, received financial support from Bin- Ladin through the International Islamic Relief Organization (IIRO) established by Mohamad Jamal Khalifa, who is Bin-Ladin's brother-in-law.").
105	<u>Daily News</u> , <i>U.S. Charities Checked in Probe of Terrorism Funds</i> , September 22, 2001 ("Testimony from key Bin Laden operatives this year revealed that Al Qaeda has used Islamic charities abroad to pay for terrorist attacks in the past, including the attacks on US embassies in Tanzania and Kenya that killed 224. Among those named were the Mercy International Relief Organization in Kenya and the

	International Islamic Relief Organization in Tanzania. Experts say charities in Saudi Arabia are also suspect.”).
106	<a href="http://www.foxnews.com">www.foxnews.com</a> , <i>Pakistan Deporting 89 Arab Aid Workers</i> , October 6, 2001 (“Pakistan’s military regime ordered 89 Arab and other Muslims working for Islamic relief agencies deported, government and intelligence officials said Saturday.... The letter sent from the federal government identified the following organizations: the Saudi Red Crescent, the Kuwait based Lajnat al- D’awa Al-Islamiah, International Islamic Relief Organization, Islamic Relief Agency (ISRA), Kuwait Red Crescent, Islamic coordination Council and Kuwait Red Crescent.”).
107	<a href="http://www.gulf-news.com">www.gulf-news.com</a> , <i>Orphanages in Southern Philippines Under Probe</i> , February 10, 2001 (“Many orphanages in southern Philippines are being investigated as possible conduits for terrorist funding.... One orphanage in Mindanao has been pinpointed to have received funding from the International Islamic Relief Organisations (IIRO) ....Osama Bin Laden’s brother-in-law Mohammad Jamal Khalifa was a director general of the IIRO when it was established in Jolo.”).
108	<u>Associated Press</u> , <i>Kenya Bans Six Islamic Aid Agencies After US Embassy Bombing</i> , September 9, 1998 (“Kenya banned six aid agencies linked to Islamic organizations, including at least one raided in connection with terrorist attacks on U.S. embassies in East Africa, a newspaper said Wednesday .... FBI agents and Kenyan detectives raided the offices of one of the banned organizations, Mercy Relief International, in Nairobi following the Aug. 7 terrorist bombings of the U.S. embassies in Kenya and Tanzania.....The government also banned Help Africa People, Al Haramain Foundation, and the Ibrahim bin Abdul Aziz al Ibrahim Foundation, all three of which are based in Nairobi, plus the International Islamic Relief Organization, which is based in the Indian Ocean port of Mombasa.”).
109	<u>Inter Press Service/Global Information Network</u> , <i>Kenya: Gov’t Shuts Down Five Islamic Relief Agencies</i> , September 10, 1998 (“Kenya’s decision to ban five Islamic relief agencies for allegedly "supporting" terrorism has alarmed the East African country's NGO community.... The offices of one of them, Mercy Relief International, were raided by a team of Kenyan police and U.S. Federal Bureau of Investigations (FBI) agents a few days after the Aug. 7 bombing of the U.S. embassies in Nairobi and Dar es Salaam, Tanzania. The other four -- the Al-Haramain Foundation, Help African People, the Islamic Relief Organization and Ibrahim Bin Abdul Aziz Al Ibrahim Foundation -- have not been raided by the law enforcement officers.”).
110	<u>The Indian Ocean Newsletter</u> , <i>Banned Islamic NGOs</i> , September 12, 1998 (“But the ban pronounced ‘for security reasons’ on September 8 hit NGOs associated with fundamental Islamism inside and outside of Kenya following investigations into last month's bomb attacks on American embassies in Nairobi and Dar es Salaam. The NGOs are Al Haramain Foundation, Help Africa People, Ibrahim bin Abdul Azziz al Ibrahim Foundation, International Islamic Relief Organization, and Mercy Relief International Agency.”).
111	<u>Moskovskie Novosti</u> , <i>The War Coffers of the Chechen Terrorists</i> , March 28, 2000 (“According to expert appraisals, in 1994 and 1995 the Chechen regime received between \$1.5 billion and \$2 billion from foreign NGOs exclusively for terrorist operations to disrupt the flow of oil.” International sponsors of Chechen terrorists (1991--2000) included: “Saudi Arabia: the International Islamic League, Djamaat--ad--Dagestaniin--al--Kudama, the Muslim Brothers, the Islamic Congress, the Committee for Assistance with Victory of the Dagestani Muslims, Daava Islamiyi, the Al--Kharamain the Two Relics Foundation, Al--Igasa (the International Islamic Organization for Salvation), the International Assembly of the Islamic Youth.”).
112	<u>Charleston Gazette</u> , <i>Islamic Force in Bosnia May Threaten US Troops</i> , December 3, 1995 (“There are at least 10 Islamic charities in

	Zenica, including one run by the Iranian government, that many Western governments view with deep suspicion. The charities have budgets in the tens of millions of dollars and work to build militant grass-roots organizations in Bosnia. Human Relief International, an Egyptian foundation that is outlawed in Egypt, is one such group. The 40 Egyptians who work for the charity in Bosnia are all wanted in Egypt on terrorism charges. Western diplomats and U.N. officials say the charities, along with the mujahedeen, have combined to create a powerful militant Islamic force in Bosnia that could be inimical to U.S. interests here.”).
113	<a href="http://www.usnews.com">www.usnews.com</a> , <i>The Saudi Connection</i> , December 15, 2003 (“With names like the Muslim World League and its affiliate, the International Islamic Relief Organization, the funds spent billions more to spread Wahhabism. The IIRO, for example, took credit for funding 575 mosques in Indonesia alone. Accompanying the money, invariably, was a blizzard of Wahhabist literature. Wahhabist clerics led the charge, causing moderate imams to worry about growing radicalism among the faithful. Critics argue that Wahhabism's more extreme preachings--mistrust of infidels, branding of rival sects as apostates, and emphasis on violent jihad--laid the groundwork for terrorist groups around the world.”).
114	<u>Wall Street Journal</u> , <i>Terror Finance: U.S. Tracks Saudi Bank Favored by Extremists</i> , July 27, 2007 and 2003 CIA Report Excerpt.
115	<u>British Intelligence Report (11/22/1999)</u> – According to the report: “A most reliable and sensitive source advises that Kbm/NCB has channeled funds to OBL [Osama bin Laden] on behalf of some of the Saudi Royal family, as insurance against attack on their various assets.”
116	<u>Advertisements for SJRC Bank Accounts at National Commercial Bank</u> – A number of issues of the MWL Journal contain advertisements seeking donations for the SJRC (comprising of the Saudi Red Cescent Society, Muslim World League, International Islamic Relief Organization, World Assembly of Muslim Youth, Makkah Charity Trust Est., Al Harmain & Al Masjid Al Aqsa Charity, and Islamic Trust Foundation). Consolidated accounts for National Commercial Bank and Al Rajhi Banking & Investment Corp. are identified. These advertisements ran in the following issues of the MWL Journal: 2000 (January, February, March, June, July, August, September, October, November, and December); 2001 (January, February, March, April, May, June, July, August, September, and October).

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